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# CITY OF TURLOCK

# HOUSING ELEMENT

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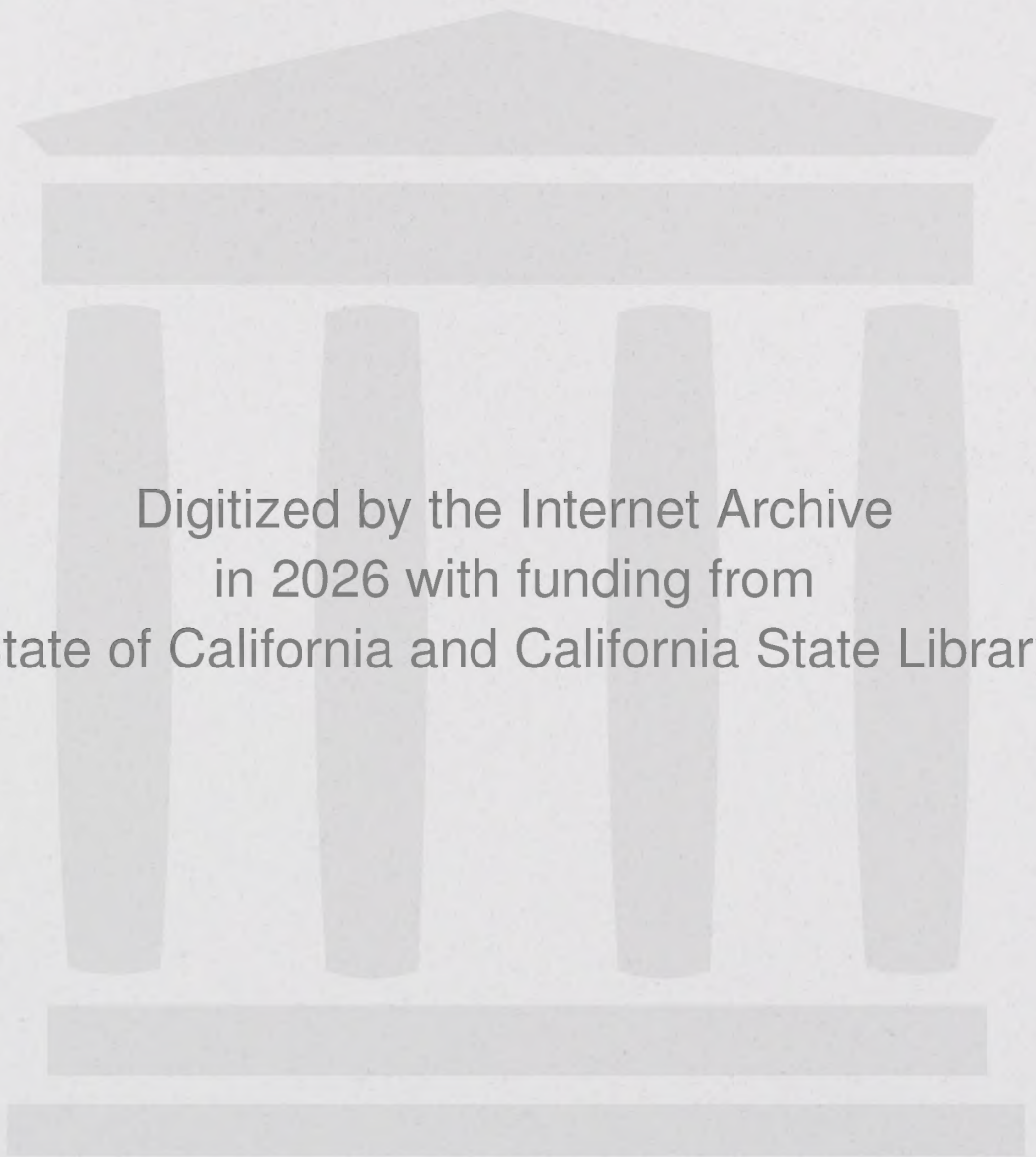
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# CITY OF TURLOCK

## HOUSING ELEMENT 2003-2008 OF THE GENERAL PLAN

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# SECTION 1.0

## INTRODUCTION TO THE HOUSING ELEMENT

Recognizing the importance of providing adequate housing in all communities, the State of California has mandated a Housing Element within every General Plan since 1969. It is one of the seven elements required by the State. Article 10.6, Section 65580 – 65589.8, Chapter 3 of Division 1 of Title 7 of the Government Code sets forth the legal requirements of the Housing Element and encourages the provision of affordable and decent housing in all communities to meet Statewide goals. Specifically, Section 65580 states the element shall consist of *". . . an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, financial resources and scheduled programs for the preservation, improvement, and development of housing."* The element must also contain a five-year housing plan with quantified objectives for the implementation of the goals and objectives of the Housing Element. The contents of the element must be consistent with the other elements of the General Plan.

Meeting the housing needs established by the State of California is an important goal for the City of Turlock. As the population of the State continues to grow and scarce resources decline, it becomes more difficult for local agencies to create adequate housing opportunities while maintaining a high standard of living for all citizens in the community.

This Housing Element (2003-2008) was created in compliance with State General Plan law pertaining to Housing Elements and adopted by the Turlock City Council on October 14, 2003.

### 1.1 PURPOSE

The State of California has declared that *"the availability of housing is of vital statewide importance and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order."* In addition, government and the private sector should cooperate to provide a diversity of housing opportunity and accommodate regional housing needs. At the same time, housing policy must recognize economic, environmental and fiscal factors and community goals within the general plan.

Further, State Housing Element law requires *"An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs."* The law requires:

- An analysis of population and employment trends
- An analysis of the City's fair share of the regional housing needs
- An analysis of households characteristics
- An inventory of suitable land for residential development
- An analysis of the governmental and non-governmental constraints on the improvement, maintenance and development of housing
- An analysis of special housing needs
- An analysis of opportunities for energy conservation

- An analysis of publicly-assisted housing developments that may convert to non-assisted housing developments

The purpose of these requirements is to develop an understanding of the existing and projected housing needs within the community and to set forth policies and schedules, which promote preservation, improvement and development of diverse types and costs of housing throughout Turlock.

## 1.2 ORGANIZATION

Turlock's Housing Element is organized into three primary sections:

Summary of Existing Conditions: This section includes an inventory of resources, housing cost and affordability, at-risk units, suitable land for development, and a section discussing constraints, efforts and opportunities.

Housing Needs, Issues/Trends: This section includes a discussion of State issues and policies, regional housing policies, and Turlock's Regional Housing Needs Assessment (RHNA) and housing issues.

Housing Program: This section identifies housing goals, policies and objectives. Funding sources are identified and schedules for implementation are set forth. In addition, a quantified objectives summary is provided.

## 1.3 RELATIONSHIP TO OTHER ELEMENTS

State Law requires that "...the general plan and elements and parts thereof comprise an integrated, internally consistent, and compatible statement of policies...." The purpose of requiring internal consistency is to avoid policy conflict and provide a clear policy guide for the future maintenance, improvement and development of housing within the City.

This Housing Element is part of a comprehensive Turlock General Plan. The plan was last updated June 15, 2002. All elements of the Turlock General Plan have been reviewed for consistency and the Housing Element was prepared to assure compatibility with the remaining elements.

## 1.4 CITIZEN PARTICIPATION

In the past, the City of Turlock has made diligent efforts to solicit public participation pertaining to the development of the 1993 General Plan, the 2002 General Plan review, the Redevelopment Area Implementation Plan of 2001, and the Consolidated plan for 2000-2004 City of Turlock/Stanislaus County HOME Consortium. These processes included workshops, public review and citizen participation. Meetings were held at various locations and times to maximize community involvement. In addition, the public was surveyed in order to identify key issues addressed in the General Plan.

Public participation for the 2003-2008 Housing Element has included a series of public workshops, a community task force, and public hearings. In addition, a public review

draft, dated April 23, 2003, was prepared and made available to the community for a 60-day review period. A notice of availability to review the document was published in the Turlock Journal.

The document was sent to a variety of local stakeholders, including non-profit service agencies, local governments, and interested individuals (see attachment F). In addition, the Public Draft 2003 Housing Element was made available for public review at key locations throughout the City, including Turlock City Hall, the City's website (www.cityofturlock.org), Stanislaus County Library (Turlock branch), the local Employment Development Department office, the Turlock Senior Center, and the California State University, Stanislaus Library. The document was also made available to copy at the local Kinko's Copy Center (See Attachment F). To provide further assistance to Spanish or Portuguese speaking persons, the City of Turlock offers over-the-counter translation services on a continuous basis to answer any questions related to the Draft Housing Element, or any other City program.

The City of Turlock assembled a Housing Element Task Force that participated in two separate workshops held on May 29th, 2003 and June 10th, 2003. Participants of the Task Force included representatives from the American Association of Retired Persons (AARP), Project Sentinel, Central Valley Association of Realtors, American Housing Development Corporation, United Samaritans, Habitat for Humanity, Central Valley Coalition for Affordable Housing, the City of Turlock Planning Commission, the Salvation Army, California State University, Stanislaus, World Savings, and Coldwell Banker Real Estate. At their meetings, the Task Force reviewed the Draft 2003 Housing Element and discussed issues such as the provision of homeless shelters, the need for the continued / increased construction of handicap accessible structures, exploring the development of an inclusionary zoning policy for the City of Turlock, the need for increased private sector involvement to assist in the provision of affordable housing, and to increase public education about housing issues. Notably, the Draft 2003 Housing Element document includes policies regarding homeless shelter opportunities (Policy 1-3-1), funding to assist in the housing needs of disabled persons (Policies 1-3-3, 1-3-4, and 1-3-5), and the possibility of adopting an inclusionary zoning program (Policy 1-2-2).

## 1.5 REVIEW OF PREVIOUS ELEMENT

State law requires the City of Turlock to review its Housing Element in order to evaluate:

a. "The effectiveness of the Housing Element in attainment of the community's housing goals and objectives."

b. "The progress of the City, County, or City and County in implementation of the Housing Element."

c. "The appropriateness of the housing goals, objectives and policies in contributing to the attainment of the state housing goal."

The remainder of this section fulfills this State requirement.

## 1.5.A. EFFECTIVENESS OF PREVIOUS ELEMENT

The State's housing goal is met by an assignment of gross allocations of housing unit goals to regional governments, which in turn allocate the housing unit goals to counties and cities. The document produced by regional governments that allocates housing unit goals is referred to as the "Regional Housing Needs Assessment" (RHNA's). Due to a lack of State funding, regional governments did not produce a RHNA between 1994 and 1998. The last funded RHNA for Stanislaus County was in 1990 from the Stanislaus Council of Governments (Stan COG) and covered the period 1991 through 1996. Since there was not a RHNA between 1994 and 1998, the 1990 RHNA remained in effect through the end of 2000. For accuracy of reporting, the 1990 period has been extended to 2001. . Even though the title of this Housing Element includes the dates "2003 - 2008," it will actually cover the needs and accomplishments for the period 2001 through 2008. The 2003-2008 RHNA is discussed in Section 2.2-New Construction Needs p. 66.

According to the California Department of Finance (DOF) housing unit estimates, seven out of nine incorporated cities, including the City of Turlock, under the jurisdiction of StanCOG were not able to achieve the goal for new construction during the previous Housing Element period. Cumulatively, the RHNA for Stanislaus County was for 28,915 new units. A total 14,342 units were constructed.

**TABLE 1**
**RHNA ACHIEVEMENT LEVELS**
**STANISLAUS COUNCIL OF GOVERNMENTS BY CITY (1991-2001)**

| City | RHNA Goal | Actual Construction | Level of Achievement |
|---|---|---|---|
| Ceres | 3,619 | 1,211 | 33.4% |
| Hughson | 769 | 120 | 15.6% |
| Modesto | 11,688 | 3,960 | 33.9% |
| Newman | 1,301 | 581 | 44.7% |
| Oakdale | 1,112 | 1,036 | 93.2% |
| Patterson | 964 | 490 | 50.8% |
| Riverbank | 1,350 | 1,756 | 130.1% |
| Turlock | 5,555 | 3,197 | 57.6% |
| Waterford | 351 | 532 | 151.2% |
| Unincorporated | 2,206 | 1,459 | 66.1% |
| Total | 28,915 | 14,342 | 49.6% |

Source: Stanislaus Council of Governments 1990 RHNA, Department of Finance, Turlock Building Permits

The effectiveness of Turlock's Housing Program in meeting regional housing needs can be measured by the level of achievement. The level of achievement is simply the actual construction divided by the RHNA goal. Many uncontrollable factors influence the City's effectiveness. Over the seven-year Housing Element period, various factors such as market fluctuations, available programs, willing lenders, qualified developers and the political climate, all combined to create 3,197 new housing units in the City of Turlock. This means that the City achieved 57.6 percent of its RHNA objective between 1991 and 2001, the effective dates of the last reporting period.

**TABLE 2**
**CITY OF TURLOCK**
**ACHIEVEMENT OF RHNA NEW CONSTRUCTION GOAL 1991 – 2000**

| Income Groups | 1991 – 2001 RHNA Goal | 1991 – 2001 Actual New Construction | Percent of Goal Achieved |
|---|---|---|---|
| Very Low | 1,333 | 112 | 8.4% |
| Low | 944 | 417 | 44.2% |
| Moderate | 1,167 | 942 | 80.7% |
| Above Moderate | 2,111 | 1,726 | 81.8% |
| TOTAL | 5,555 | 3,197 | 57.6 % |

Source: Stanislaus Council of Governments 1990 RHNA, and Building Permit records

During the years of 1992-1996, the state went through a major recession, which adversely affected the housing industry. Though out this recession, Turlock experienced slow job growth, which resulted in a decrease in demand for housing and a low interest in developing new housing units. Since 1991, 529 new low and very low-income housing units have been constructed in the City; an average of 53 units per year. On average, 355 units have been constructed per year in the City.

Despite the fact that new housing of all types was not constructed at the rates established by the RHNA, other federal, state and local housing programs were very successful in preserving and increasing the City's stock of affordable housing.

The Housing Element preservation goal was met. The 1993 Housing Element identified the Denair Manor as a project that was at risk of converting to market rate units in the year 2000. The owners of the apartment complex chose to renew their Section 8 contract for an additional five years. The owners have indicated they intend to again renew their contract in 2005.

Housing rehabilitation and First Time Home Buyer programs are other programs that rely almost exclusively on government funding. Over the previous Housing Element period, a total of 55 single-family homes were rehabilitated and 265 families have been assisted through the First Time Home Buyers Program.

Overall, the 1993 Housing Element has been very effective in installing mechanisms to provide for those households in the low and very low-income categories, and implementing programs that allow for affordable housing. However, the City was only moderately effective in achieving the RHNA housing goals, primarily due to market factors beyond its control.

**TABLE 3**
**ACHIEVEMENT OF 1993 QUANTIFIED OBJECTIVES**

| Type | Objective Number | Achieved Number | Effectiveness (%) |
|---|---|---|---|
| New Construction | 5,555 | 3,197 | 57.6% |
| Conservation | 150 | 150 | 100.0% |
| Rehabilitation | 88 | 55 | 62.5% |
| Preservation | 70 | 70 | 100.0% |
| Assisted Households | 350 | 353 | 100.8% |

Source: City of Turlock

### 1.5.b. PROGRESS OF TURLOCK'S HOUSING PROGRAM

The following table provides an overview of the objectives and goals in the 1993 Housing Element and its progress on implementation.

**TABLE 4**
**1993 CITY OF TURLOCK HOUSING ELEMENT**
**PROGRESS IN MEETING OBJECTIVES**

| Policy | Accomplishments |
|---|---|
| **Identification of Adequate Sites** | |
| 1A. Increase housing sites for market rate housing. | From 1992-1999, the City of Turlock annexed 2,182 acres of land, of which 958 acres was zoned for residential development. During this same time period, 38 vesting tentative subdivision maps were approved on approximately 659 acres of land to allow for the development of 2,157 dwelling units.<br>In 1997, the zoning ordinance was revised to include the new R-L 4.5 zoning district with minimum lot sizes of 4,500sf with a density of 5-10 units per acre. Duplexes and multifamily uses are not permitted within this zoning designation. However, the standard R-L zoning district was amended to allow duplexes on corner lots. |

| Policy | Accomplishments |
|---|---|
| 1B. Increase the supply of land designated for single-family attached and multifamily housing. | In the 1993 housing element, 160 acres were identified for single family attached housing, and 65 acres were identified as available for multifamily housing. After the adoption of the zoning ordinance in 1997, single family attached structures are allowed in low density (R-L) residential districts with a minor discretionary permit as well as medium density (R-M) districts. Currently, there are 369 acres available in R-L and 110 acres available R-M residential, thus the total land currently available for this type of housing is 479 acres. In addition, since the 1997 revision, multifamily dwellings are allowed on the medium density residential and the high density residential with a MDP; a CUP is no longer required. Therefore the current land available for multifamily housing is 184 acres. |
| 1B 2. Continue efforts to establish a land banking program for affordable housing. | In 1993, the City of Turlock attempted to establish a land banking program in which the City would acquire or reserve vacant land for future affordable development. Today, this type of program is no longer legal. However, non-profit organizations can apply for funds that may be used in the acquisition of vacant land only if the construction on that land will begin within 12 months. |
| 1C. Allow manufactured housing in all residential zones. | According to the City of Turlock zoning ordinance adopted in 1997, manufactured housing is permitted in all R-L and R-L 4.5 zoning districts. It is permitted in the agricultural district and in the R-M residential district with a minor discretionary permit and in the R-H residential zone with a conditional use permit. |
| 1D. Identify appropriate sites for homeless shelters and transient housing. | Transient housing and homeless shelters can be located in any residential district with a conditional use permit. In 2000, the United Samaritans Organization was awarded a grant to expand their emergency shelter site. In addition, a new emergency center on North Tully Road, co-sponsored by the City, opened in January 2003. The City is paying $35,000 of operational costs. The Center was the result of a cooperative agreement among the City-County-and Ministerial Association. In The shelter can accommodate approximately 40 individuals and will operate through the end of March. The City anticipates that a permanent shelter will be established by the winter of 2003-04. |

| Policy | Accomplishments |
|---|---|
| **Development of Housing for Low- and Moderate-Income Households** | |
| 2A. Use the City's Housing Trust Fund to assist in the preservation and development of housing for low-income households. | The Housing Trust Fund uses tax increment housing set aside monies from the Turlock Redevelopment Project, adopted in 1994 (and amended 1996). Portions of these funds were dedicated to Cherry Tree Village, a 105 unit multifamily project that accommodates low and very low- income seniors and large families. Similarly, these funds were used to leverage funds for the construction of Silvercrest Apartments, an 80-unit senior housing project that opened in 2001. Furthermore, additional funds have been made available to two affordable projects currently in the planning stages. |
| 2B. Create a redevelopment project area and program. | In 1993 The City of Turlock adopted the Redevelopment Plan. Pursuant to State Law, the Implementation Plan was reviewed in 1997 and the current 1999 to 2004 Plan was adopted January 11, 2000. The redevelopment program's goals and objectives include the elimination of blight, the assembly of lands into developable parcels, the re-planning of under-utilized land, providing opportunities to owners and tenants in the revitalization of their projects, strengthening the economic base of the areas, providing for parking and open space, establishing design standards to provide continuity amongst projects, and to expand, preserve, and improve the community's supply of low and moderate income housing. The project area includes the City of Turlock and several unincorporated Stanislaus County "islands" located throughout the City. From 1994 to1999, $364,290 of tax increment was available for affordable housing through the 20 percent set aside requirement. In the years 2000 to 2002, $910,875 was collected. Therefore, as the agency matures and tax increment increases, more funds will be available to facilitate the development of affordable housing projects. |

| Policy | Accomplishments |
|---|---|
| 2C 1. Consider establishment of a housing payment for affordable housing. | While a housing payment for affordable housing program has not been established, a First Time Homebuyer Program has been established which provides down payment assistance to loans to first time homebuyers using HOME funds. From 1992-1999, 193 loans were made to first time homebuyers. In total, $4,055,000 of HOME funds were expended on the program from 1992-1999. For the years 2000-2002, 75 FTHB loans were approved in the amount of $2,436,250. From 1992-2001, the maximum loan amount was $20,000 per dwelling. In 2001, due to the increased costs of housing in Turlock and increases in the 221(b)(3) limits, the maximum loan amount was increased to $40,000.<br><br>In addition the Housing Authority of Stanislaus County operates a County wide Mortgage Credit Certificate Program which provides assistance to first time home buyers with incomes under 80 percent of the median income. A total of 32 Turlock first time home buyers have been assisted under this program. |
| 2C 2. Consider the feasibility of an inclusionary zoning program for the development of affordable housing. | Within the redevelopment project area (see Policy 2B) redevelopment law requires that 15 percent of all housing within a project area be available at affordable costs. Of the 15 percent, 40 percent must be made available to persons of a very low-income. |
| 2D. Consider a program offering a subsidy of fee payments or delayed payments from units affordable to low- and very low-income households. | For affordable multiple housing projects, the City Council has authorized fee deferrals, consistent with existing policy. The Capital Facility Fees program that was updated in April 2002 established the following written policy related to Capital Facilities Fees and affordable housing: "Upon approval of the City Council of the City of Turlock, a portion of the fee may be reduced for housing development approved for very low income occupants, as defined by the State Department of Housing and Community Development (HCD), in accordance with TMC 9-2-103 et seq (affordable housing incentives). |
| 2E. Support Article 34 referendum. | In 1992, Article 34 was passed allowing the County Housing Authority to construct public housing within Turlock. The County then entered into negotiations with the City for the construction of low-income units. In 2000, the Housing Authority acquired and rehabilitated a three-unit complex located on Porsche Strasse Street. The Housing Authority also owns 30 single-family units built prior to 1992. |

| Policy | Accomplishments |
|---|---|
| 2F. Through the Growth Management Program. Reserve building permits for affordable housing. | See Policy 3A. Prior to the sunset of the Growth Management Program(GMP), 15 percent of building permits were reserved for affordable housing. Due to the recession, the demand for building permits in the early 1990s was less than the maximum allotted under the GMP. City Ordinance 914-CS rescinded the Growth Management Ordinance (GMO) on January 14, 1997 as part of the Zoning Ordinance Update. Therefore, there is no longer a numerical limitation on the amount or rate of residential construction in Turlock as was the case under the former GMO. |
| 2G. Establish cooperative agreements with a non-profit housing corporation as a support agency to the City. | The City has developed corporative agreements with the Coalition for Affordable Housing for the development of Cherry Tree Village Housing Development (2000), the Salvation Army for Silver Crest (2000), a senior housing project, Self Help Enterprises for Lewis Street Manor (1998), AHDC for Crane Terrace Senior Housing (2002), and Habitat For Humanity's South First Street project (1994). |
| 2H. Create a loan/grant program to assist low- and very low-income households with move-in costs. | A loan program for move-in costs has not been established, but the City does provide temporary relocation for families through its rehabilitation program. |
| 2I. Adopt an ordinance specifying incentives to be provided to developers of lower income housing. | In 1994 a density bonus ordinance was created. Under this ordinance, developers can construct 25 percent over the otherwise allowable residential density if the housing project contains at least 20 percent of the total units for lower income households, and 10 percent of the total units must be for very-low income households. To date, three developers, American Housing Corporation (Cherry Tree Village, 105 apartment units) AHDC (Crane Terrance, 44 apartment units) and the Salvation Army (Silvercrest Apartments, 80 apartment units), have taken advantage of the City's housing density bonus incentive. |

| Policy | Accomplishments |
|---|---|
| **Removal of Governmental Constraints** | |
| 3A. Review the Growth Management Program. | City Ordinance 914-CS rescinded the Growth Management Ordinance (GMO) on January 14, 1997 as part of the Zoning Ordinance Update. Therefore, there is no longer a numerical limitation on the amount or rate of residential construction in Turlock as was the case under the former GMO. In 1998, the City of Turlock adopted an annexation policy that focuses annexations and growth to one quadrant of the City at a time. In 1999, the City adopted a policy that requires area wide planning in conjunction with future annexations. Each area wide plan shall address land use, circulation, housing, open space, infrastructure, public facilities and public services consistent with the General Plan. |
| 3B. Revise zoning ordinance. | The zoning ordinance was revised and adopted on January 14,1997. It was most recently amended on September 12, 2000 to require a minor discretionary permit instead of a conditional use permit for multifamily dwellings with five or more units. |
| 3C. Makes more sewage treatment capaCity available to residential users. | In 1992 the sewage treatment capacity was 15.5 million gallons per day. Currently, that capacity has been increased to 20.0 million gallons per day. |
| 3D. Investigate distribution of fees between single and multifamily housing. | The results of the investigation of fee distribution have shown that multifamily fees have been consistently less per unit than those of single-family units. For example, between 2000 and 2002, the average capital facility fees per unit costs have been $4,107 for single family, $2,983 for medium density residential, and $2,867 for high density residential. |
| **Conserve and Improve the Existing Affordable Housing Stock** | |
| 4A. Rehabilitation loan program. | The City has a rehabilitation loan program that has assisted 109 homeowners since 1991. Through the program the homeowner can borrow up to $45,000 to make needed housing repairs. Money for this program is allocated through the Stanislaus County HOME Consortium. For example in the 2001-2002 Action Plan, $772,819 was allocated for housing rehabilitation loans Citywide. |

| Policy | Accomplishments |
|---|---|
| 4B. Give priority to loan applicants seeking to make housing units accessible to disabled residents. | Funds available for rehabilitation exceed demand; therefore, the City does not have to prioritize their availability. However, many of the loans awarded are given to disabled residents seeking to make their housing units more accessible. From 1992-1999, 10 rehabilitation loans included specific improvements to houses to make them more handicap accessible, including but not limited to: low threshold showers, tankless water heaters, shower chairs, grab rails, wheelchair ramps, and lowered counters in kitchens and bathrooms. |
| 4C. Reduce number of nonconforming units. | With the changes in zoning implemented in the 1997 zoning ordinance, 150 non-conforming units were brought into conformity within the City's zoning ordinance. |
| 4D. Adopt special standards for dwelling units in buildings of historic and architectural merit. | The City of Turlock's zoning ordinance, section 9-5-800, establishes provisions and regulations for historic site contracts with the City for the protection, enhancement, and use of places, sites, building, and structures having special historic, architectural, and cultural interest and value. Contractors may use the State's Historic Building Code, instead of the Uniform Building Code to facilitate the development of their project. |
| **Assure Equal Housing Opportunity in Turlock** | |
| 5A. Continue to work with the Community Housing Resources Board. | The Turlock Community Housing Resource Board is no longer active, as this is no longer required by Federal law. In its place, the City currently contracts with Project Sentinel to handle any discrimination issues that deal with housing. Project Sentinel is a private non-profit housing agency. The organization investigates fair housing complaints, provides information and referral services to the City's residents, conducts tester training and recruitments, distributes material for public display and use, maintains a state-certified lawyer referral service, and conducts fair housing presentations. |

| Policy | Accomplishments |
|---|---|
| **Public Participation in Housing Decisions** | |
| 6A. Continue the work of the Turlock Affordable Housing Task Force. | The Affordable Housing Task Force was successful in developing the housing plan, making sure that is was viable, and providing the necessary over-sight. With the successful completion of its goals, the group disbanded. |
| 6B. Continue the Work of the Community Housing Resources Board. | See 5A |
| 6C. Hold public hearings on the use of federal funds as required by federal regulations. | Three public meetings are held each year before the approval of the Consolidated Plan's yearly action plan. The action plan describes the use of federal funds for that fiscal year. |
| 6D. Continue appointments to the Affordable Housing Task Force of community members representing diverse segments of the City's population. | See 6A. |
| 6E. Hearings and environmental review for project approvals. | As part of the review process, all new housing projects must have an accompanying environmental review, and go before the Planning Commission and or City Council in a public hearing before approval. |
| **Opportunities for Energy Conservation** | |
| 7A. Establish development and construction standards that promote energy conservation. | Within the Open Space and Conservation Element of the General Plan, the City outlines several goals and policies pertaining to energy conservation. As part of the residential design review process, all developments must be reviewed to the energy conservation guidelines. These guidelines include that all residential developments be oriented to be within 22.5 degrees of the east-west axis to maximize south-wall and minimize west-wall exposure, roof overhangs, wood trellises and other sunshade devices should be provided to shape the east and west building surfaces and windows, deciduous tree cover should be provided to shade streets and parking areas and to reduce summer heat radiation, use of solar collectors of water, space and swimming pool heating should be encouraged, and construction material conservation is to be encouraged. The City also has a policy to support TID and Pacific Gas and Electric programs to encourage retrofit measures such as weather-stripping and insulation. The City abides by Title 24. |

| Policy | Accomplishments |
|---|---|
| 7B. Provide energy conservation assistance within the housing rehabilitation program. | Energy conservation is a significant portion of the rehabilitation program. The City of Turlock's rehabilitation program places an emphasis on retrofitting properties to increase energy efficiency and reduce energy costs. For instance, only high efficiency HVAC units (12 seer or better) are installed and all ductwork is required to be sealed. Insulation with the maximum permissible R-value is installed in walls and attics. Finally, dual pane windows with a low e-value are installed as standard. |
| **Implementation Monitoring and General Plan Consistency** | |
| 8A. Continue to incorporate housing program implementation monitoring as part of the City's annual General Plan Report. | Since the 1993 General Plan update, the City's Housing Element has been one of the topics of discussion in each yearly report. In each of these annual reports, Housing Element program implementation is discussed as well as assessing the year's progress in meeting the RHNA goals. |
| 8B. Adopt the Housing Element as part of a comprehensive General Plan Revision. | The Housing Element was adopted as part of the General Plan in March of 1993. The general plan was revised and adopted in June of 2002. This updated Housing Element will then be incorporated into that document. |

## 1.5.b. APPROPRIATENESS OF GOALS, OBJECTIVES AND POLICIES

For the most part, the City of Turlock has been very effective in carrying out the programs and policies of the last housing element. The City has appropriately addressed the issues dealing with infrastructure by increasing the capacity of sewer treatment. Similarly, the availability of land has been substantially increased by the annexation of 2,182 acres of land between 1992-1999, of which 958 acres was zoned for residential development. During this same time period, 38 vesting tentative subdivision maps were approved on approximately 659 acres of land to allow for the development of 2,157 dwelling units. The zoning ordinance has been comprehensively revised to create more opportunities for multifamily dwellings, and addressing the fair housing needs by entering into a cooperative agreement with Project Sentinel. In addition, the City put into place measures to assist in affordable housing development such as the First Time Homebuyers Program, the Density Bonus Ordinance, the Redevelopment Agency, and the Housing Trust Fund. However, as discussed in the balance of the document, housing affordability has become a major issue primarily due to market factors beyond the City of Turlock's control. Nevertheless, the City of Turlock is committed to improving upon its excellent track record in facilitating the provision of all types of housing, particularly affordable housing. Therefore, those affordable housing issues not adequately addressed in the previous housing element will be addressed in the "Policy and Programs" section of this document. Such programs include measures to mitigate governmental constrains on housing, improve the City's service to disabled residents, and address infrastructure constraints.

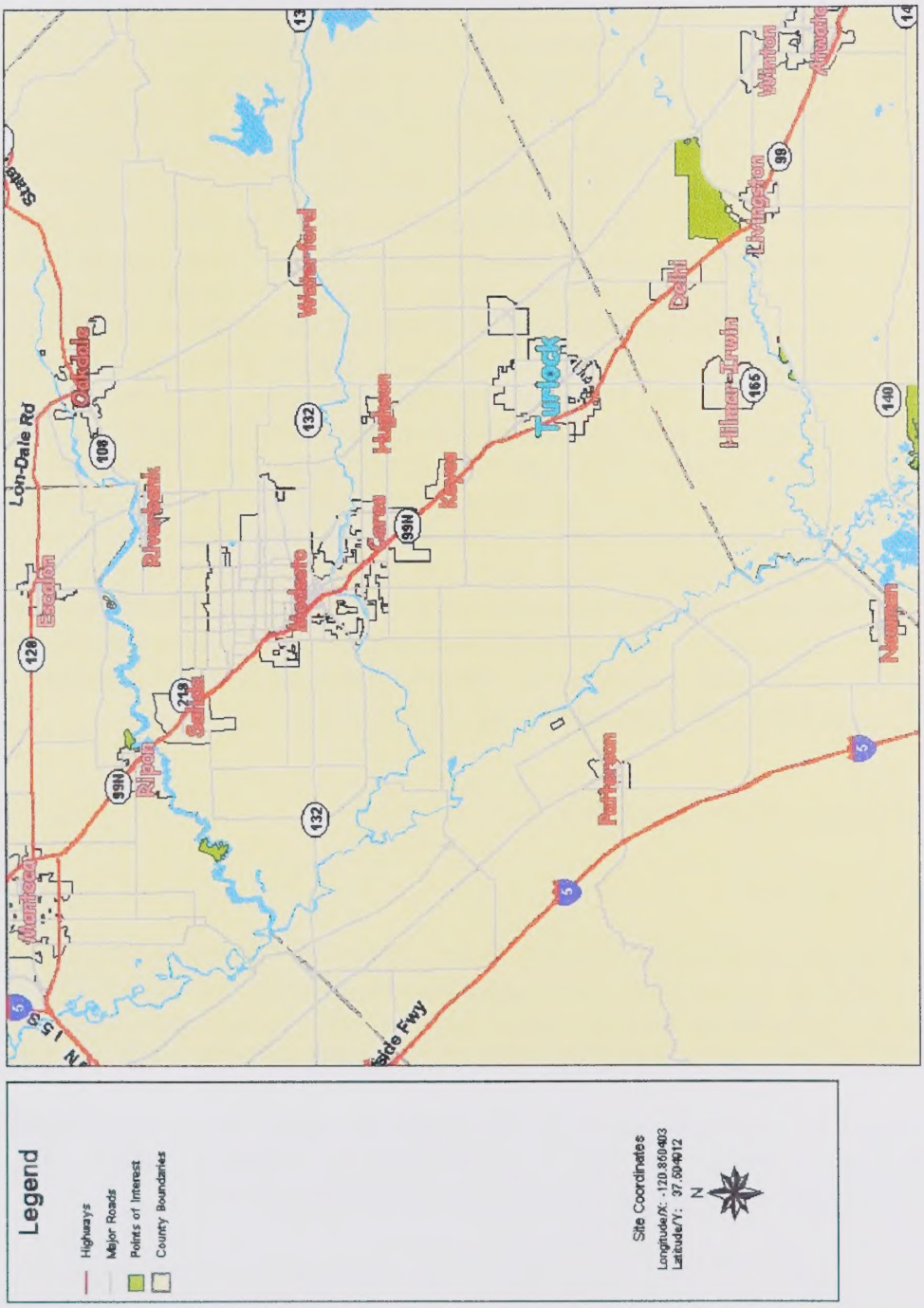
## 1.6 COMMUNITY PROFILE

### City of Turlock

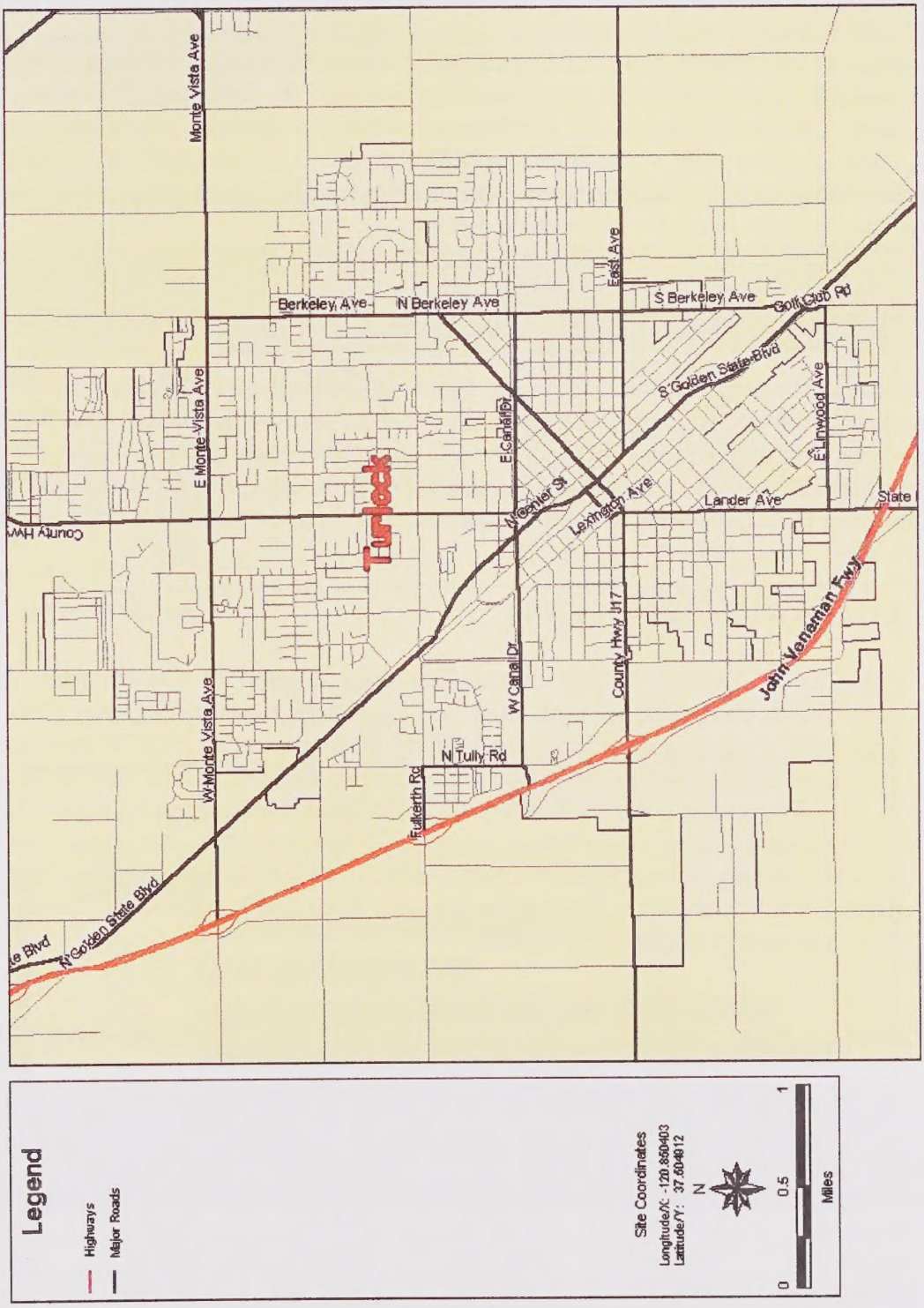
In the heart of California's Central Valley, Turlock is the second largest city in Stanislaus County, with a population, which has grown steadily from 13,992 in 1970, to over 59,000 today. The City of Turlock is laid out in a fairly regular grid pattern in a northeast-southwest orientation along both sides of the Southern Pacific Railroad tracks.

Turlock is a general law City that operates under the Council/Manager form of government, there are five City departments including police, fire, community development, municipal services, and administrative services.

# EXHIBIT 1 - REGIONAL LOCATION


Legend
Highways
Major Roads
Points of Interest
County Boundaries
Site Coordinates
Longitude/X: -120.860403
Latitude/Y: 37.504612
N
Turlock
Modesto
Ceres
Hughson
Waterford
Oakdale
Riverbank
Salida
Ripon
Escalon
Denair
Keyes
Delhi
Hilmar-Irwin
Livingston
Winton
Atwater
Newman
Patterson
Crows Landing
Del Puerto Canyon Rd
Lon-Dale Rd
Santa Fe Ave
Geer Rd
Tuolumne Rd
Monte Vista Ave
Faith Home Rd
Claus Rd
Hatch Rd
Service Rd
Fulkerth Rd
Kiernan Ave
Pelandale Ave
Sisk Rd
Roeding Rd
Dakota Ave
Shaw Ave
Herndon Ave
Ashlan Ave
Gettysburg Ave
Bullard Ave
Shields Ave
Clinton Ave
Barstow Ave
Alluvial Ave
Nees Ave
Gates Ave
Whitesbridge Rd
Manning Ave
Kings River
Fresno River
Merced River
Tuolumne River
Stanislaus River
Delta-Mendota Canal
Eastside Bypass
Eastside Fwy
N 1st St
Maple Ave
Main St
Yosemite Blvd
Sylvan Ave
Crane Rd
Lake Rd
Lake Yosemite
Don Pedro Reservoir
Turlock Lake
Lake McClure
Lake Yosemite
Modesto Reservoir
Turlock Lake
Lake McClure
Don Pedro Reservoir

# EXHIBIT 2 – CITY OF TURLOCK



# SECTION 2.0
## EXISTING CONDITIONS AND DEMOGRAPHIC DATA

The purpose of this chapter is to summarize and analyze the existing housing conditions in the City of Turlock. It consists of two major sections: Section 2.1 - Summary of Existing Conditions - an analysis of population trends, employment trends, household trends and special needs groups, and Section 2.2 – Inventory of Resources - an analysis of existing housing characteristics, housing conditions, vacancy trends, housing costs and availability, "at-risk housing" and suitable lands for future development.

## 2.1 SUMMARY OF EXISTING CONDITIONS

It is important when evaluating housing needs to analyze demographic variables, such as population, employment, and households, in order to assess the present and future housing needs of the City of Turlock. This section utilizes sources, such as the 1970-2000 U.S. Census Reports, State Department of Finance (Demographic Research Unit), Stanislaus County Council Governments (StanCOG) and Datum Populous. See Appendix A for a complete list of data sources.

### 2.1.a. POPULATION TRENDS

The City of Turlock is part of the Stanislaus Council of Governments (StanCOG). StanCOG is comprised of nine cities and Stanislaus County. Between 1990 and 2000, Stanislaus County population increased by 20.6 percent or 76,475 persons. In 2000, Stanislaus County had an estimated population of 446,997, which represents an increase of 181,097 persons since 1980. Five counties surround Stanislaus County: San Joaquin, Santa Clara, Merced, Tuolumne, Calaveras. Of these counties, Stanislaus County had the second highest percentage growth since 1990. The greatest numerical growth occurred in Santa Clara County with 185,008 new persons since 1990. Stanislaus County is the third most populated County in the region.

**TABLE 5**
**POPULATION TRENDS - STANISLAUS AND NEIGHBORING COUNTIES**

| County | 1980 | 1990 | 2000 | Change (1990-2000) | |
|---|---|---|---|---|---|
| | | | | Number | Percent |
| Stanislaus | 265,900 | 370,522 | 446,997 | 76,475 | 20.6% |
| San Joaquin | 347,342 | 480,628 | 563,598 | 82,970 | 17.3% |
| Santa Clara | 1,295,071 | 1,497,577 | 1,682,585 | 185,008 | 12.4% |
| Merced | 134,561 | 178,403 | 210,554 | 32,151 | 18.0% |
| Tuolumne | 33,928 | 48,456 | 54,501 | 6,045 | 12.5% |
| Calaveras | 20,710 | 31,998 | 40,554 | 8,556 | 26.7% |

Source: 1980,1990 and 2000 Census,

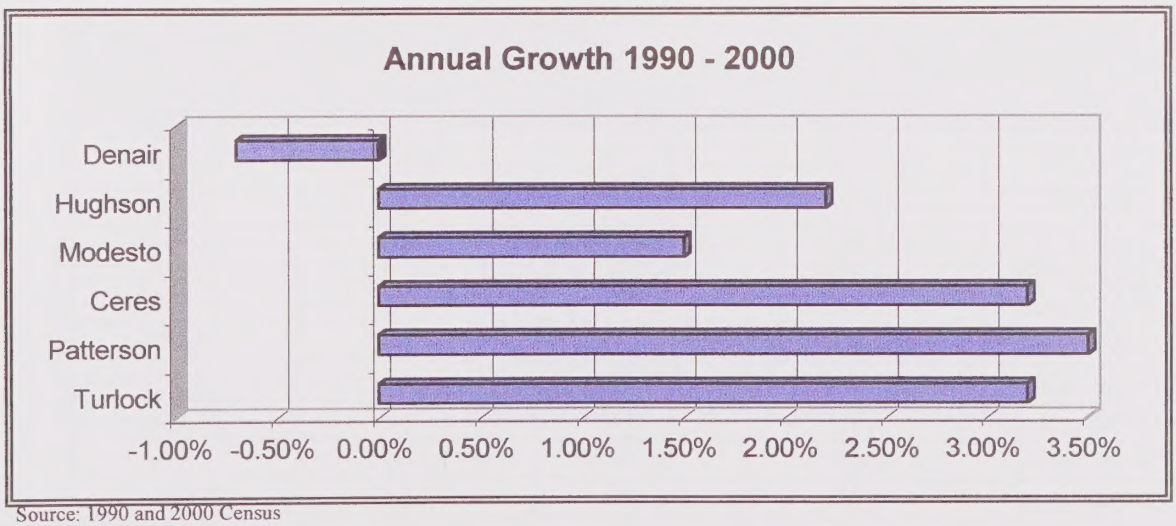
Of the five communities near the City, the City of Turlock is the second fastest growing city in the area behind the City of Patterson. Turlock had an estimated 32.3 percent growth over the 1990 to 2000 time span, while the City of Patterson experienced a growth rate of 34.5 percent. Currently, Turlock is the second most populated City in the region.

**TABLE 6**
**POPULATION TRENDS - NEIGHBORING CITIES AND COMMUNITIES**

| City | 1980 | 1990 | 2000 | Change (1990-2000) | |
|---|---|---|---|---|---|
| | | | | Number | Percent |
| **Turlock** | **26,287** | **42,198** | **55,810** | **13,612** | **32.3** |
| Patterson | 3,908 | 8,626 | 11,606 | 2,980 | 34.5 |
| Ceres | 13,281 | 26,314 | 34,609 | 8,295 | 31.5 |
| Modesto | 106,602 | 164,730 | 188,856 | 24,126 | 14.6 |
| Hughson | 2,943 | 3,259 | 3,980 | 721 | 22.1 |
| Denair Community | 2,892 | 3,693 | 3,446 | -247 | -6.7 |

Source: 1980, 1990 and 2000 Census

**CHART 1**




Source: 1990 and 2000 Census

Over the past 22 years, the population in the City of Turlock increased by 119.5 percent. Currently, the City's population is estimated at 58,683. Population projections indicate that Turlock will experience moderate growth through 2007 and reach a projected population of 63,691 by that year.

**TABLE 7**
**POPULATION TRENDS - CITY OF TURLOCK**

| Year | Population | Change | % Change | Annual % Change |
|---|---|---|---|---|
| 1980 | 26,287 | | | |
| 1990 | 42,198 | 15,911 | 60.5% | 6.1% |
| 2000 | 55,810 | 13,612 | 32.2% | 3.2% |
| 2003 | 58,683 | 2,873 | 5.1% | 1.7% |
| 2008 | 63,691 | 5,008 | 8.5% | 1.7% |

Source: 1980, 1990 and 2000 U.S. Census; Datum Populous

Between 1990 and 2000, the median age in Turlock increased from 29.3 to 30.9 years of age, which implies a slowly aging population. Specifically, persons between the ages of 35-55 represented 28.8 percent of the population in 2000. The percent of the population under 20 represented 33.1 percent. The senior population, age 65 and over, represented 11.8 percent of the population.

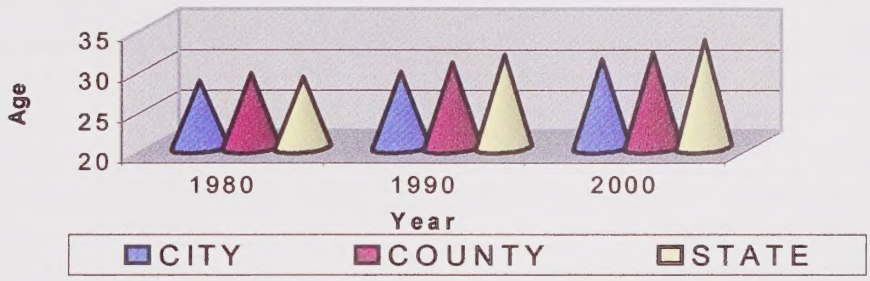
**TABLE 8**
**POPULATION BY AGE TRENDS - CITY OF TURLOCK**

| Age Cohorts | 1990 | | 2000 | |
|---|---|---|---|---|
| | Number | Percent | Number | Percent |
| 0-4 years | 3,770 | 8.9% | 4,505 | 8.1% |
| 5-9 years | 3,604 | 8.5% | 4,816 | 8.6% |
| 10-14 years | 3,323 | 8.0% | 4,677 | 8.4% |
| 15-19 years | 2,868 | 6.8% | 4,448 | 8.0% |
| 20-24 years | 3,585 | 8.5% | 4,545 | 8.1% |
| 25-34 years | 7,590 | 18.0% | 8,063 | 14.4% |
| 35-44 years | 5,949 | 14.1% | 8,040 | 14.4% |
| 45-54 years | 3,369 | 8.0% | 6,352 | 11.4% |
| 55-59 years | 1,491 | 3.5% | 2,095 | 3.8% |
| 60-64 years | 1,316 | 3.1% | 1,664 | 3.0% |
| 65-74 years | 2,747 | 6.5% | 3,121 | 5.6% |
| 75-84 years | 1,866 | 4.4% | 2,411 | 4.3% |
| 85+ years | 720 | 1.7% | 1,073 | 1.9% |
| Median Age | 29.3 | | 30.9 | |

Source: 1990 and 2000 US Census

Overall, the City and County median age has been slightly less than that of the State. For example, in 1990, the state median age was 31.5 years, while the City and County median ages were 29.3 years and 30.5 years, respectively. Over the past ten years, the median age in the County and the City has increased. By 2000, the state median age was 33.3 while the City's was 30.9 years of age.

**CHART 2**
**MEDIAN AGE COMPARISONS (1980-2000)**




According to the 2000 Census, persons who categorized themselves as white represented 72.3 percent of the Turlock population and 69.3 percent of the Stanislaus County population. In the City, 29.4 percent are of Hispanic origin.

**TABLE 9**
**POPULATION BY RACE AND ETHNICITY - 2000**

| City of Turlock | | | Stanislaus County | |
|---|---|---|---|---|
| **Number** | **Percent** | **Category** | **Number** | **Percent** |
| 40,370 | 72.3% | White | 309,901 | 69.3% |
| 798 | 1.4% | Black | 11,521 | 2.7% |
| 523 | 0.9% | Am. Indian | 5,676 | 1.3% |
| 2,671 | 4.8% | Asian/Pac. Isl. | 20,377 | 4.5% |
| 8,460 | 15.2% | Other | 75,187 | 16.8% |
| 2,988 | 5.4% | Two or More Races | 24,335 | 5.4% |
| 16,422 | 29.4% | Hispanic Origin | 141,871 | 31.7% |

Source: 2000 Census

### 2.1.b. EMPLOYMENT TRENDS

Historically, services have been the largest employer in the City of Turlock. According to the 2000 Census, this industry has remained the top employer with 45.0 percent of the labor force. The next largest industries were manufacturing and trade.

**TABLE 10**
**EMPLOYMENT BY INDUSTRY - CITY OF TURLOCK**

| Industry Type | 1990 | | 2000 | |
|---|---|---|---|---|
| | Number | Percent | Number | Percent |
| Agriculture, Forestry, Fisheries and Mining | 1,399 | 7.8% | 1,223 | 5.5% |
| Construction | 1,273 | 7.1% | 1,306 | 5.9% |
| Manufacturing | 3,700 | 20.8% | 3,416 | 15.3% |
| Transportation, Comm. and Public Utilities | 1,031 | 5.8% | 941 | 4.2% |
| Wholesale and Retail Trade | 3,540 | 19.9% | 3,475 | 15.5% |
| Finance, Insurance and Real Estate | 967 | 5.4% | 1,008 | 4.5% |
| Services | 5473 | 30.7% | 9,580 | 45.0% |
| Public Administration | 445 | 2.5% | 914 | 4.1% |

Source: 1990 and 2000 Census.

In 1990, technical, sales, and administrative support were the prominent occupations for the Turlock labor force; over one third of the labor force was employed in this occupation type. By the 2000 Census, managerial and professional specialties had become the leading occupation type.

**TABLE 11**
**EMPLOYMENT BY OCCUPATION - CITY OF TURLOCK**

| Occupation Type | 1990 | | 2000 | |
|---|---|---|---|---|
| | Number | Percent | Number | Percent |
| Managerial and Professional Specialty | 1,812 | 10.2% | 6,737 | 30.2% |
| Technical, Sales, and Administrative Support | 7,125 | 40.0% | 5,644 | 25.3% |
| Service | 2,183 | 12.2% | 3,342 | 15.0% |
| Farming, Forestry and Fishing | 817 | 4.6% | 781 | 3.5% |
| Precision Production, Craft and Repair | 2,426 | 13.6% | 1,850 | 8.3% |
| Operators, Fabricators and Laborers | 3,465 | 19.4% | 3,930 | 17.6% |

Source: 1990 and 2000 Census

According to the Bureau of Labor Statistics, there was an average of 24,484 persons in the Turlock labor force in 2001. Generally, the unemployment rate has decreased since 1993 in the City to 9.0 percent in 2001. However, in 2002, the City unemployment rate has increased slightly to 9.6 percent.

**TABLE 12**
**TURLOCK LABOR FORCE TRENDS (1993-2002)**

| Year | Labor Force | Employment | Unemployed | Unemployment Rate |
|---|---|---|---|---|
| 1993 | 22,465 | 19,155 | 3,310 | 14.7% |
| 1994 | 22,574 | 19,432 | 3,142 | 13.9% |
| 1995 | 22,405 | 19,334 | 3,071 | 13.7% |
| 1996 | 22,582 | 19,773 | 2,809 | 12.4% |
| 1997 | 23,092 | 20,437 | 2,655 | 11.5% |
| 1998 | 23,527 | 20,994 | 2,533 | 10.8% |
| 1999 | 23,690 | 21,498 | 2,192 | 9.3% |
| 2000 | 23,970 | 21,776 | 2,194 | 9.2% |
| 2001 | 24,484 | 22,289 | 2,195 | 9.0% |
| 2002* | 25,163 | 22,748 | 2,415 | 9.6% |

Source: Bureau of Labor and Statistics * as of September 2002

The top employers in the City of Turlock include: Foster Farms, Turlock School District, and the Emanuel Medical Center. Of the top ten employers, five are administrative, one is retail, and four are manufacturers.

**TABLE 13**
**TURLOCK MAJOR EMPLOYERS**

| Employer | Number of Employees |
|---|---|
| Foster Farms | 1,500 |
| Turlock School District | 1,200 |
| Emanuel Medical Center | 1,100 |
| Valley Fresh | 650 |
| CSU, Stanislaus | 900 |
| Turlock Irrigation District | 431 |
| Varco Pruden | 280 |
| City of Turlock | 412 |
| Walmart | 420 |
| International Paper | 145 |

Source: Turlock Chamber of Commerce

According to the 2000 Census, 46.0 percent of the labor force that lived within the City actually worked there as well. Approximately 82 percent of all employed persons worked in the County. A majority of these workers commute less than 30 minutes.

**TABLE 14**
**EMPLOYMENT BY COMMUTING PATTERNS (1990-2000)**

| Commuting Pattern* | 1990 | | 2000 | |
|---|---|---|---|---|
| | Number | Percent | Number | Percent |
| Worked in Turlock | 7,203 | 41.3% | 10,018 | 46.0% |
| Worked outside Turlock | 10,253 | 58.7% | 11,746 | 54.0% |
| Worked in the County | 15,335 | 87.8% | 17,834 | 81.9% |
| **Commute Time to Work** | | | | |
| 0-15 Minutes | 8,382 | 48.0% | 9,216 | 43.5% |
| 15-30 Minutes | 5,092 | 29.2% | 6,990 | 33.0% |
| 30-45 Minutes | 2,195 | 12.6% | 2,711 | 12.9% |
| Over 45 Minutes | 1,450 | 8.2% | 2,249 | 10.6% |

Source: 1990, 2000 Census * numbers are mutual exclusive

Throughout the last 20 years, the City and County's jobs per household ratio remained fairly similar. Between 1980 and 1990, the ratio rose approximately seven percent, then remained stable from 1990 to 2000. In general, the City has a slightly higher jobs per household ratio compared to the County. Turlock's current jobs per household ratio is 1.21.

**CHART 3**
**JOBS PER HOUSEHOLD (1990-2000)**

## 2.1.c. HOUSEHOLD TRENDS

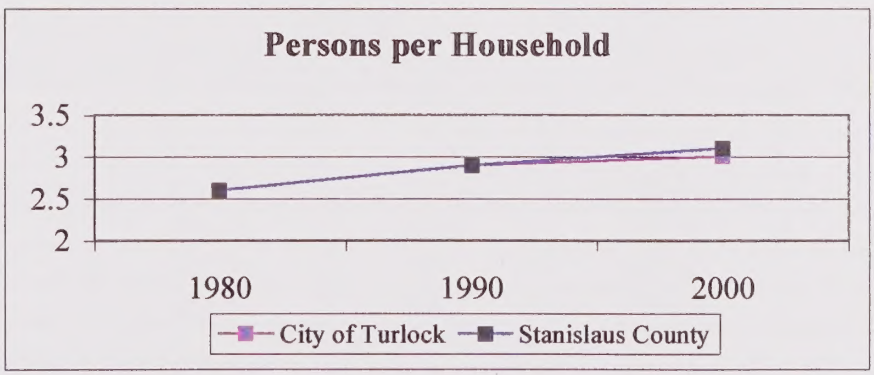
The change in the number of households in a city is one of the prime determinants of the demand for housing. Households can form even in periods of static population growth as adult children leave home, through divorce, and with the aging of the population.

Persons per household is an important indicator of the relationship between population growth and household formation. For example, if the number of persons per household is decreasing, then households are forming at a faster rate than population growth. Conversely, if population is growing faster than households, then the persons per household would be increasing.

Between 1980 and 1990, persons per household slightly increased for the City of Turlock and Stanislaus County. Specifically, the City of Turlock rose from 2.6 persons per household to 2.9 persons per household. The increase in persons per household indicates that population increased at a faster pace than the household formation between 1980 and 1990.

More recently, the persons per household rate has become more static in the City of Turlock and Stanislaus County. According to the 2000 Census, there were 3.0 persons per household in the City, which is an increase of 0.1 since 1990. There were 3.1 persons per household in Stanislaus County in 2000.

**CHART 4**
**PERSONS PER HOUSEHOLD**



## TABLE 15
## PERSON PER HOUSEHOLD TRENDS

| Year | City of Turlock | Stanislaus County |
|---|---|---|
| 1980 | 2.6 | 2.6 |
| 1990 | 2.9 | 2.9 |
| 2000 | 3.0 | 3.1 |
| 2003 | 3.0 | 3.1 |

Source: 1980, 1990 and 2000 Census.

The number of households in Stanislaus County increased by 32.2 percent between 1980 and 1990, which is significantly less than the rate of population growth (39.3 percent) in the same time period. According to the 1990 Census, 125,375 households resided in the County. By 2000, an estimated 145,253 households lived in the County, an increase of 15.8 percent since 1990. Stanislaus County households are projected to continue increasing over the next eight year period between 2000-2008 by approximately 1.2 percent annually.

Since 1990, the City of Turlock has increased by 3,719 households or 25.3 percent. In the 2000 Census, a total of 18,408 households were estimated for the City of Turlock. The City is projected to increase over the next five years and reach 20,802 households by 2008. The projected increase of 1,606 households represents an 8.4 percent change since 2003.

## TABLE 16
## HOUSEHOLD FORMATION TRENDS

| Year | Households | Change | % Change | Annual % Change |
|---|---|---|---|---|
| **CITY OF TURLOCK** | | | | |
| 1980 | 9,918 | | | |
| 1990 | 14,689 | 4,771 | 48.1% | 4.8% |
| 2000 | 18,408 | 3,719 | 25.3% | 2.5% |
| 2003 | 19,196 | 788 | 4.3% | 1.4% |
| 2008 | 20,802 | 1,606 | 8.4% | 1.4% |
| **STANISLAUS COUNTY** | | | | |
| 1980 | 94,842 | | | |
| 1990 | 125,375 | 30,533 | 32.2% | 3.2% |
| 2000 | 145,253 | 19,878 | 15.8% | 1.6% |
| 2003 | 150,309 | 5,056 | 3.5% | 1.1% |
| 2008 | 159,504 | 9,195 | 6.1% | 1.2% |

Source: 1980, 1990 and 2000 US Census; Datum Populous

Along with the persons-per-household figures, household size helps to determine the size of housing units needed within a jurisdiction. In the City of Turlock, "large" households containing five or more persons represented 16.2 percent of all households in 2000, about 34.2 percent less than the "small" households with one or two persons. Large households were the fastest growing household size component between 1990 and 2000, increasing from 13.5 percent in 1990 to 16.2 percent in 2000. Small households decreased from 52.4 percent to 50.4 percent in the same time period.

Household sizes in Stanislaus County only slightly vary from those in the City of Turlock. For example, small households comprised 48.2 percent of the households in Stanislaus County in 2000, less than in the City of Turlock. Additionally, large households represented 18.2 percent in the County in 2000, compared to 16.2 percent for the City.

**TABLE 17**
**HOUSEHOLD SIZE TRENDS**

| Household Size | 1990 | | 2000 | | 2003 | |
|---|---|---|---|---|---|---|
| | Number | Percent | Number | Percent | Number | Percent |
| **CITY OF TURLOCK** | | | | | | |
| 1 Person | 3,138 | 21.4% | 3,911 | 21.2% | 4,185 | 21.8% |
| 2 Person | 4,550 | 31.0% | 5,352 | 29.2% | 5,586 | 29.1% |
| 3-4 Person | 5,013 | 34.1% | 6,166 | 33.4% | 6,258 | 32.6% |
| 5+ Person | 1,988 | 13.5% | 2,979 | 16.2% | 3,167 | 16.5% |
| **STANISLAUS COUNTY** | | | | | | |
| 1 Person | 24,792 | 19.8% | 28,211 | 19.4% | 29,310 | 19.5% |
| 2 Person | 38,157 | 30.4% | 41,630 | 28.8% | 42,988 | 28.6% |
| 3-4 Person | 43,120 | 34.4% | 48,856 | 33.6% | 49,903 | 33.2% |
| 5+ Person | 19,662 | 15.8% | 26,449 | 18.2% | 28,108 | 18.7% |

Source: 1980, 1990 and 2000 Census,

Tenure, or the ratio between homeowner and renter households, can be affected by many factors, such as: housing cost (interest rates, economics, land supply, and development constraints), housing type, housing availability, job availability, public agencies and consumer preference.

During the period 1980 to 1990, the proportion of renter households increased from 45.7 percent of the households to 47.6 percent of the City of Turlock. However, since 1990 the numbers of renter households have deceased to 44.5 percent. This decrease in renter households can be partially attributed to the City of Turlock's successful first-time homebuyers program.

In comparison, Stanislaus County has a lower proportion of renter households. For example, 47.6 percent of the Turlock households were renters in 1990, while 39.3 percent of the Stanislaus County households were renters, a difference of 8.3 percent. In 2000, 44.2 percent of the Turlock households were renters, while 38.1 percent of the Stanislaus County households were renters, a difference of 6.1 percent. Traditionally, college students attending California State University, Stanislaus account for Turlock's higher proportion of renter households.

**TABLE 18**
**TENURE BY HOUSEHOLDS**

| City of Turlock | | | Stanislaus County | |
|---|---|---|---|---|
| **1980** | | | | |
| Number | Percent | | Number | Percent |
| 5385 | 54.3% | Owners | 59,181 | 62.4% |
| 4533 | 45.7% | Renters | 95,661 | 37.6% |
| **1990** | | | | |
| 7,712 | 52.5% | Owners | 76,103 | 60.7% |
| 6,992 | 47.6% | Renters | 49,272 | 39.3% |
| **2000** | | | | |
| 10,272 | 55.8% | Owners | 89,912 | 61.9% |
| 8,136 | 44.2% | Renters | 55,341 | 38.1% |
| **2003** | | | | |
| 10,711 | 55.8% | Owners | 93,342 | 62.1% |
| 8,485 | 44.2% | Renters | 56,967 | 37.9% |

Source: 1980, 1990 and 2000 US Census., Datum Populous

According to the 2000 Census, the City of Turlock median household income was less than most of the surrounding communities. For example, in the nearby City of Patterson, the median income was $47,780, compared to that of the City of Turlock, which was $39,050.

**TABLE 19**
**MEDIAN HOUSEHOLD INCOME TRENDS - SURROUNDING AREAS - 2000**

| Jurisdiction | Median Household Income |
|---|---|
| **City of Turlock** | $39,050 |
| County of Stanislaus | $40,101 |
| City of Modesto | $40,394 |
| City of Patterson | $47,780 |
| City of Ceres | $40,736 |

Source: 2000 Census

Between 1990 and 2000 the median household annual income in the City of Turlock increased by 43.1 percent from $24,293 to $39,050. At the same time, the median household income in Stanislaus County increased by 34.6 percent from $29,793 to $40,101. Currently, the median household income in the City is estimated at $41,235.

**TABLE 20**
**MEDIAN HOUSEHOLD INCOME TRENDS**

| Year | Income | Change | % Change | Annual % Change |
|---|---|---|---|---|
| **CITY OF TURLOCK** | | | | |
| 1980 | $14,710 | | | |
| 1990 | $27,293 | $12,583 | 85.5% | 8.6% |
| 2000 | $39,050 | $11,757 | 43.1% | 4.3% |
| 2002 | $41,235 | $2,185 | 5.6% | 2.8% |
| **STANISLAUS COUNTY** | | | | |
| 1980 | $16,074 | | | |
| 1990 | $29,793 | $13,719 | 85.3% | 8.5% |
| 2000 | $40,101 | $10,308 | 34.6% | 3.5% |
| 2002 | $42,077 | $1,976 | 4.95% | 2.5% |

Source: 1980, 1990 and 2000 US Census: Datum Populous

Generally, the proportion of households in the City of Turlock with incomes less than $15,000 has decreased significantly since 1990, while the proportion of households with incomes greater than $50,000 have been increasing. For example, households with incomes less than $15,000 decreased from 25.8 percent in 1990 to a current estimate of 14.5 percent in 2003. Conversely, households with incomes between $50,000 and $74,999 increased from 18.9 percent to 47.1 percent over that same time period.

**TABLE 21**
**HOUSEHOLDS BY INCOME - CITY OF TURLOCK**

| | 1990 | | 2000 | | 2003 | |
|---|---|---|---|---|---|---|
| **Income Ranges** | **Number** | **Percent** | **Number** | **Percent** | **Number** | **Percent** |
| Less Than $10,000 | 2,166 | 14.7% | 2,036 | 11.1% | 1,459 | 7.6% |
| $10,000-$14,999 | 1,637 | 11.1% | 1,370 | 7.5% | 1,325 | 6.9% |
| $15,000-$24,999 | 2,159 | 14.7% | 2,662 | 14.5% | 1,382 | 7.2% |
| $25,000-$34,999 | 2,658 | 18.1% | 2,163 | 11.8% | 2,649 | 13.8% |
| $35,000-$49,999 | 2,614 | 17.8% | 3,106 | 16.9% | 3,340 | 17.4% |
| $50,000-$74,999 | 1,914 | 13.0% | 3,709 | 20.2% | 4,204 | 21.9% |
| $75,000-$99,999 | 513 | 3.5% | 1,833 | 10.0% | 2,227 | 11.6% |
| $100,000+ | 352 | 2.4% | 1,506 | 8.2% | 2,611 | 13.6% |

Source: 1980, 1990 and 2000 Census

The US Department of Housing and Urban Development (HUD) estimates area median incomes (AMI) annually. In turn, these AMI's are utilized in many housing programs, such as CDBG, HOME and LIHTC. Of particular note, the Modesto MSA 2003 AMI was $48,000.

In addition to estimated annual income, HUD has established standard income groups. They are defined as: (1) Very Low Income, which are households earning less than 50 percent of the AMI; (2) Low Income, for households earning between 50 percent and 80 percent of the AMI; (3) Moderate Income, for households earning between 80 percent and 120 percent of the AMI, and; (4) Above Moderate Income are households earning over 120 percent of the AMI. Generally, these categories are used to determine household eligibility for federal, and local programs.

Based on the 2003 HUD AMI and household income tables, the proportion of Very Low, Low and Moderate- Income groups is substantially decreasing. For example, 21.0 percent of the Turlock households are classified as Very Low income in 2003, compared to 27.6 percent in 1990. However, a third of households in the City are still classified as either Very-Low or Low-Income category.

## TABLE 22
## HOUSEHOLDS BY 2003 INCOME CATEGORIES - CITY OF TURLOCK

**2003 HUD Median Income: $48,000 (four person household)**

| Income Category | Income Range | Number | Percent |
|---|---|---|---|
| Very Low | Less Than $24,000 | 4,031 | 21.0% |
| Low | $24,001 - $38,400 | 3,532 | 18.4% |
| Moderate | $38,401 - $57,600 | 3,878 | 20.2% |
| Above Moderate | Greater Than $57,600 | 7,755 | 40.4% |

Source: Estimated number of households by income applied to HUD AMI

### 2.1.d. OVERPAYMENT

Generally, overpayment for housing considers the total shelter cost for a household compared to their ability to pay. Overpayment is an important measure of the affordability within the City of Turlock. Specifically, overpayment is defined as monthly shelter costs in excess of 30 percent of a household's income. According to the Census, shelter cost is the monthly owner costs (mortgages, deeds of trust, contracts to purchase or similar debts on the property and taxes, insurance on the property and utilities) or the gross rent (contract rent plus the estimated average monthly cost of utilities).

A total of 6,079 households, which is just over 35 percent of all households, in the City of Turlock, pay in excess of 30 percent of their income for shelter. Owners had a lower percentage of households who overpay with 23.6 percent, while 45 percent of renters overpay. The overpayment situation is particularly critical for renters with annual incomes less than $20,000 where almost 2,779 households (34.3 percent) are cost burdened.

## TABLE 23
## HOUSEHOLDS BY INCOME BY OVERPAYMENT (2000)

| Income Range | Renters | | Owners | |
|---|---|---|---|---|
| | Number of Households Over paying | Percent of all Renter Households | Number of Households Over paying | Percent of all Owner Households |
| **Less than $10,000** | **1,227** | **15.2%** | **290** | **2.8%** |
| **$10,000-$19,999** | **1,552** | **19.1%** | **427** | **4.2%** |
| $20,000-$34,999 | 791 | 9.7% | 679 | 6.6% |
| $35,000-$49,999 | 68 | 0.8% | 603 | 5.9% |
| Greater than $50,000 | 20 | 0.2% | 422 | 4.1% |
| TOTAL | 3,658 | 45.0% | 2,421 | 23.6% |

Source: 2000 Census

## 2.1.e. HOUSING UNITS

According to the 2000 census, Turlock had a total of 19,044 housing units. Of these units 10,228 were owner occupied and 8,115 were renter occupied. The highest percentage of both owners and renters lived in single-family residences.

**TABLE 24**
**OWNER/RENTER RATIOS BY HOUSING TYPE - 2000**

| Units in Structure | Owner Occupied | Percent Owner | Renter Occupied | Percent Renter | Vacant Units | Total Units |
|---|---|---|---|---|---|---|
| 1, Detached | 9,220 | 90.1% | 2,970 | 36.6% | 301 | 12,491 |
| 1, Attached | 280 | 2.7% | 638 | 7.9% | 42 | 960 |
| 2 | 40 | 0.35% | 539 | 6.6% | 38 | 617 |
| 3 or 4 | 43 | 0.4% | 1,040 | 12.8% | 41 | 1,124 |
| 5 to 9 | 47 | 0.5% | 746 | 9.2% | 109 | 902 |
| 10 to 19 | 0 | 0.0% | 327 | 4.0% | 30 | 357 |
| 20 to 49 | 30 | 0.3% | 570 | 7.0% | 37 | 637 |
| 50 or more | 37 | 0.35% | 1,222 | 15.1% | 95 | 1,354 |
| Mobile home | 521 | 5.1% | 55 | 0.7% | 8 | 584 |
| Other | 10 | 0.1% | 8 | 0.1% | 0 | 18 |
| Total | 10,228 | 100.0% | 8,115 | 100.0% | 701 | 19,044 |

Source: 2000 Census

Table 25, illustrates the changes in owner- and renter-occupied units from 1990 to 2000. The majority of both owner and renters occupied single family homes.

**TABLE 25**
**CHANGE IN TENURE FOR OCCUPIED HOUSING UNITS**

| Year | Owner | Percent Owner | Renter | Percent Renter | Total |
|---|---|---|---|---|---|
| 1990 | 7,706 | 52.5% | 6,973 | 47.5% | 14,679 |
| 2000 | 10,228 | 55.8% | 8,115 | 44.2% | 18,343 |

Source: 1990 and 2000 Census

## 2.1.f. SPECIAL NEEDS

As noted in Government Code Section 65583 (a)(6), within the overall housing needs assessments there are segments of the population that require special consideration. These are generally people who are low income and have less access to housing choices. These special housing needs groups include the elderly, disabled, female heads of households, large families, farm workers, and homeless.

### 2.1.f(1) Elderly

Many elderly households live in housing that costs too much or live in housing that does not accommodate specific needs for assistance. Due to various circumstances, an elderly household may have difficulties staying in their home community or near family. The purpose of this section is to determine the housing needs for all characteristics of the elderly community, defined as persons over the age of 65 years.

As the population of seniors in the City increases, so do their collective needs. In 1980, there were 3,350 seniors in Turlock, which represented 12.7 percent of the total population in the City. Between 1980 and 1990, the senior population increased by 5.9 percent annually. Since 1990, the senior population has increased by an additional 23.9 percent to 6,605. Currently, the senior population is estimated at 7,213 persons, which equates to 12.3 percent of the total population.

In the 2000 Census there were an estimated 3,814 senior households in the City, constituting 20.7 percent of the total City households. Comparatively, 20.3 percent of the City's households were seniors in 1990. Currently, there are an estimated 4,185 senior households estimated in the City of Turlock. While senior population only represents 12.3 percent of the total population, senior households represent one fifth of the City's total households.

**TABLE 26**
**SENIOR POPULATION TRENDS (65+)**

| Year | Number | Change | % Change | Annual % Change |
|---|---|---|---|---|
| 1980 | 3,350 | | | |
| 1990 | 5,333 | 1,983 | 59.2% | 5.9% |
| 2000 | 6,605 | 1,272 | 23.9% | 2.4% |
| 2003 | 7,213 | 608 | 9.2% | 3.1% |

Source: 1980 , 1990, and 2000 Census, Datum Populous

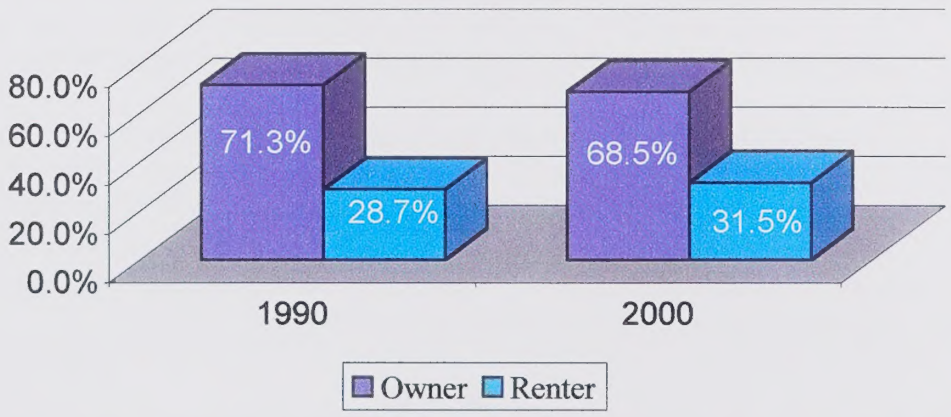
## TABLE 27
## SENIOR HOUSEHOLD TRENDS (65+)

| Year | Number | Change | % Change | Annual % Change |
|---|---|---|---|---|
| 1980 | 2,149 | | | |
| 1990 | 2,990 | 841 | 39.1% | 3.9% |
| 2000 | 3,814 | 824 | 27.6% | 2.8% |
| 2003 | 4,185 | 371 | 9.7% | 3.2% |

Source: 1980 , 1990, and 2000 Census, Datum Populous

In 1990, 28.7 percent of the senior households in Turlock were renters. In the State, 27.7 percent of senior households were renters and 12.0 percent were renters in Stanislaus County. Change in the proportion of senior renters is dependent on the quantity of housing options and the propensity to convert from ownership. In 2000, the proportion of the City's senior renters had increased to 31.5 percent; this is partly due to the increased renter opportunities created by Silvercrest Manor and Cherry Tree Village, two affordable housing projects recently constructed in Turlock.

## CHART 5
## SENIOR HOUSEHOLDS BY TENURE (1990- 2000)




Source: 1990 and 2000 Census

In the 2000 Census, a majority of the senior population, 61.6 percent, lived in family households, which are defined as a householder living with one or more persons related by birth, marriage or adoption.

A total of 26.6 percent of the senior population is in non-family households. Non-family households are persons living alone or with non-relatives only. In 2000 there were 779, or 11.8 percent of the senior population living in group quarters.

**TABLE 28**
**SENIORS BY HOUSEHOLD TYPE (1990-2000)**

| Household Status | 1990 | | 2000 | |
|---|---|---|---|---|
| | Number | Percent | Number | Percent |
| In Family Households | 3,154 | 59.2% | 4,069 | 61.6% |
| In Non-Family Households | 1,404 | 26.3% | 1,757 | 26.6% |
| In Group Quarters | 775 | 14.5% | 779 | 11.8% |
| TOTAL | 5,333 | 100.0% | 6,605 | 100.0% |

Source: 1990 and 2000 Census

In 1990, 28.1 percent of all senior citizen households had incomes below $15,000. According to the 2000 Census this percent has decreased though there are now more seniors in the below $10,000 category and fewer less seniors in the $10,000-$14,999 range than in 1990. The greatest gains were in the upper incomes. In 1990 there were 262 senior households with annual incomes over $50,000. At the time of the 2000 Census 21.8 percent, or 831 senior households, had incomes over $50,000 a year. In the City of Turlock, almost one-third (27.5 percent) of senior households are considered Above Moderate Income, another third are in the middle income groups, and about one-third are in the low and very low income groups.

Eligibility for federal programs is based on the median income of the county or statistical area in which the project or program is located. In this case, eligibility will be based on the 2000 HUD Median Income of $37,200 for a two person household in the Modesto MSA. Using that as the basis:

**TABLE 29**
**SENIOR HOUSEHOLDS BY INCOME CATEGORY**

| Income Category | Income | Proportion of Senior Households in Turlock |
|---|---|---|
| Very Low | < $18,600 | 32.8% |
| Low | $18,601 - $29,760 | 23.6% |
| Moderate | $29,761 - | 16.1% |
| Above Moderate | >$44,640 | 27.5% |

## TABLE 30
## SENIOR HOUSEHOLDS BY INCOME (1990-2000)

| Income Range | 1990 | | 2000 | | Change | |
|---|---|---|---|---|---|---|
| | Number | Percent | Number | Percent | Number | Percent |
| Less Than $10,000 | 208 | 7.0% | 499 | 13.1% | 291 | 58.3% |
| $10,000-$14,999 | 631 | 21.1% | 355 | 9.3% | -276 | -77.7% |
| $15,000-$24,999 | 563 | 18.8% | 1,105 | 29.0% | 542 | 49.0% |
| $25,000-$34,999 | 368 | 12.3% | 404 | 10.6% | 36 | 8.9% |
| $35,000-$49,999 | 256 | 8.6% | 621 | 16.3% | 365 | 58.8% |
| $50,000-$74,999 | 167 | 5.6% | 350 | 9.2% | 183 | 52.3% |
| $75,000-$99,999 | 50 | 1.7% | 350 | 9.2% | 300 | 85.7% |
| $100,000+ | 45 | 1.5% | 130 | 3.4% | 85 | 65.4% |
| TOTAL | 2,990 | 76.5% | 3,814 | 100.0% | 824 | 21.6% |

Source: 1990 and 2000 Census

An important statistic to measure the affordability of housing in the City of Turlock is 'overpayment'. Overpayment is defined as monthly shelter costs in excess of 30 percent of a household's gross income.

According to the 2000 Census, 70.2 percent of the senior renter households were in overpayment situations and 24.2 percent of senior owner households were overpaying for shelter in Turlock. In California, 64.4 percent of the senior renters and 17.6 percent of senior owner households overpay for shelter. In Stanislaus County, 63.6 percent of the senior renters and 26.0 percent of the senior owners overpay for shelter. Also, 55.1 percent of the nation's senior renters were overpaying and 18.7 percent of the senior owners were overpaying.

In Turlock, 32.1 percent of senior households are paying more than 35 percent of their income toward shelter, a majority of which are renters. These senior households are cost burdened and would benefit from publicly assisted housing or other types of public assistance.

## TABLE 31
## SENIOR HOUSEHOLDS BY SHELTER PAYMENT* (2000)

| Percent of Income to Shelter | Senior Renters | | Senior Owners | |
|---|---|---|---|---|
| | Number | Percent | Number | Percent |
| Less Than 20% | 150 | 12.5% | 1,646 | 63.0% |
| 20 to 24% | 101 | 8.4% | 256 | 9.8% |
| 25 to 29% | 107 | 8.9% | 78 | 3.0% |
| 30 to 34% | 193 | 16.1% | 57 | 2.2% |
| Greater Than 35% | 650 | 54.1% | 575 | 22.0% |
| TOTAL | 1,201 | 100.0% | 2,613 | 100.0 |

Source: 2000 Census * 111 households were not computed

According to the 2000 Census, 53.7 percent of the senior population did not have any disability. The majority of seniors with disabilities had a physical disability. Only 10.7 percent of seniors had a self-care disability.

**TABLE 32**
**SENIORS BY LIMITATION TYPE (2000)**

| Senior Limitation Type | Number | Percent |
|---|---|---|
| Sensory disability | 974 | 14.7% |
| Physical disability | 1,863 | 28.2% |
| Mental disability | 865 | 13.1% |
| Self-care disability | 710 | 10.7% |
| Go-outside-home disability | 1,385 | 21.0% |
| With no disability | 3,301 | 53.7% |

Source: 2000 Census * numbers are mutually excusive

There are several types of services and facilities available for senior citizens, including:

- Care Facilities: Assisted living and skilled nursing facilities include Lifespring Senior Campus, St. Thomas Retirement Center, and Covenant Village Care Center. There are several more assisted living facilities and skilled nursing facilities in Turlock, but these are not exclusively for seniors.

- Senior Housing: Subsidized senior rental housing includes: the Denair Manor Apartments, 70 units, East Avenue Manor, 89 units, the newly constructed Cherry Tree Apartments, 48 units, the Alpha-Bothun Manor, 82 units, and the Silver Crest Manor, 80 units. The Arbor Manor Senior Apartments consists of 48 units and is not subsidized.

- Senior Center: The senior center is operated by the Turlock Community Services Department. The center offers activities such as exercise classes, art classes, and music programs.

- Services: The California Rural Legal Assistance Senior Citizens Law Project provides free legal services to seniors in Stanislaus County. Services include helping seniors maintain their income, housing, and health. The center is located in Modesto, 13 miles north of Turlock. The Center for Senior Employment provides older worker training, employment assistance, on-the-job training, and support to the Senior Program Adult Protective Services. The center is also located in Modesto. The Salvation Army in Turlock provides meals, senior housing, programs and activities, and an immunization clinic. There is also a Meal-on Wheels program in Turlock, which prepares and delivers meals five days a week to homebound seniors.

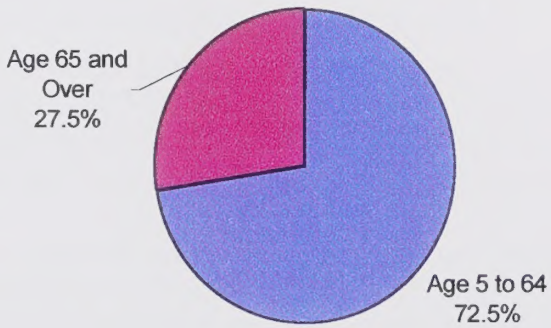
- Transportation: The City of Turlock operates a fixed route and dial-a-ride bus system; both systems offer significant fare reductions for seniors, students, and low-income individuals. There is also a Dial-a-Ride service operated by Emmanuel Hospital for seniors that provides transportation by appointment.

## 2.1.f(2) Disabled Persons

Three types of disabled persons are considered as having special housing needs: Physically, Mentally, and Developmentally Disabled. Each type is unique and requires specific attention in terms of access to housing, employment, social services, medical services and accessibility within housing.

In 2000, a total of 10,345 persons in the City had some type of disability. Of these, 72.5 percent or 7,500 persons were between the ages of five (5) and 64 and the remaining 2,845 were 65 years of age or older.

**CHART 6**
**DISABLED PERSONS BY AGE (2000)**




According to the 2000 Census, 42.1 percent of persons 16 to 64 years of age with a disability were employed. This is far below the overall employment rate of 90.8 percent. In Stanislaus County, there are several organizations that offer employment services such as the Disability Resource Agency for Independent Living and the Howard Training Center. With no means to support daily living, those disabled persons who are not employed may be in need of housing assistance.

**TABLE 33**
**DISABLED PERSONS BY EMPLOYMENT STATUS (2000)**

| Work Disability Status | 16-64 years | |
|---|---|---|
| | Number | Percent |
| Not Employed | 3,626 | 57.9% |
| Employed | 2,637 | 42.1% |
| TOTAL | 6,263 | 100.0% |

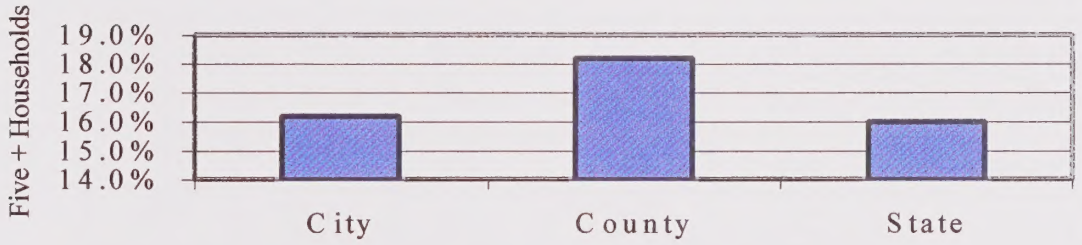
Source: 2000 Census

## 2.1.f(3) Large Families

For the purposes of this section, a large family is defined as a household consisting of five or more persons. In some cases, the needs of larger families are not targeted in the housing market, especially in the multifamily market. This sub-section explores the availability of larger housing units in Turlock.

In the 2000 Census, 16.2 percent or 3,067 of the households in the City of Turlock consisted of five or more persons. At the same time, the County had 18.2 percent and the State had 16.0 percent.

**CHART 7**
**LARGE FAMILY COMPARISON (2000)**




Source: Census 2000

According to the 2000 Census, a majority of the City's housing stock is comprised of units that are considered more marketable in the housing market. For example, 67.8 percent of the renter housing units have either one or two bedrooms and 73.3 percent of the owner housing units were either two or three bedroom unit.

**TABLE 34**
**HOUSEHOLDS BY TENURE BY BEDROOM TYPE (2000)**

| Bedroom Type | Owner Households | | Renter Households | |
|---|---|---|---|---|
| | Number | Percent | Number | Percent |
| 0 BR | 214 | 2.1% | 818 | 10.1% |
| 1 BR | 528 | 5.2% | 2,254 | 27.8% |
| 2 BR | 1,854 | 18.1% | 3,242 | 40.0% |
| 3 BR | 5,651 | 55.2% | 1,563 | 19.2% |
| 4 BR | 1,738 | 17.0% | 214 | 2.6% |
| 5+ BR | 243 | 2.4% | 24 | 0.3% |
| TOTAL | 10,228 | 100.0% | 8,115 | 100.0% |

Source: 2000 Census

Large households often have lower incomes, which frequently results in the overcrowding in smaller dwelling units and in the acceleration of unit deterioration. According to the 2000 Census, there were 2,979 large households in the City and 9,433 housing units of three or more bedrooms. This would indicate an adequate number of larger housing units.

**TABLE 35**
**HOUSEHOLD SIZE DISTRIBUTION**

| Household Size | 1990 | | | 2000 | | |
|---|---|---|---|---|---|---|
| | Owner | Renter | Percent | Owner | Renter | Percent |
| 1 Person | 1,342 | 1,791 | 21.3% | 1,800 | 2,111 | 21.2% |
| 2 Persons | 2,578 | 1,934 | 30.7% | 3,268 | 2,084 | 29.1% |
| 3 Persons | 1,268 | 1,199 | 16.7% | 1,627 | 1,395 | 16.4% |
| 4 Persons | 1,405 | 1,149 | 17.4% | 1,921 | 1,223 | 17.1% |
| 5 Persons | 646 | 464 | 7.6% | 970 | 706 | 9.2% |
| 6 Persons | 233 | 222 | 3.1% | 380 | 344 | 3.9% |
| 7 + Persons | 244 | 214 | 3.2% | 309 | 270 | 3.1% |
| Total | 2,930 | 5,167 | 100.0% | 10,275 | 8,133 | 100.0% |

Source: 1990 and 2000 Census

The number of large families has been increasing in Turlock and consequently demand will increase for larger homes with more bedrooms. Although the supply of larger housing units has approached the demand in the past, overcrowding is increasing for the larger families. In the City of Turlock, six multifamily complexes have units with three or more bedrooms. The newly constructed Cherry Tree Apartments is a Low Income Housing Tax Credit project where 52.4 percent of the units are targeted toward large families.

### 2.1.f(4) Farmworkers

Estimating farmworkers and those households associated with farm work within the State is extremely difficult. Generally, farmworker population contains two segments of farmworkers: permanent and migratory (seasonal) farmworkers. The permanent population consists of farmworkers who have settled in the region and maintain local residence and who are employed most of the year. The migratory farmworker population consists of those farmworkers who typically migrate to the region during seasonal periods in search of farm labor employment. Traditional sources of population estimates, including the 2000 Census, have tended to significantly underestimate farmworker population. Moreover, different employment estimation techniques result in diverse estimates of local agricultural

employment. Nonetheless, a range of estimates of farmworkers in the State can be derived. Further, by applying assumptions derived from surveys specifically targeted to farmworkers, aggregate population (both workers and households) can be estimated. These estimates indicate that average annual employment of farmworkers in California is about 350,000, with peak period employment of about 450,000 within the State. This employment demand is filled by between 650,000 and 850,000 farmworkers within the State. Total population (including family members) associated with these workers is between 900,000 and 1.35 million persons.

While the City of Turlock's primary industries are services and manufacturing, the City is located in the heart of the San Joaquin Valley, which is prime agricultural land. Stanislaus County is a leading producer of almonds, apricots, boysenberries, chickens, cling peaches, dry beans, peas, pigeon and squab, walnuts and fruit, nut and grape nursery products. According to the 2000 Census, there were 1,223 persons employed in the farming, fishing and forestry occupations in the City of Turlock, which is a decrease of 176 persons since the 1990 Census. There are no fishing or forestry industries in the City and therefore it is assumed that all 1,223 persons were employed as farmworkers. This equals 5.5 percent of all employed persons in the City.

**TABLE 36**
**FARMWORKERS - CITY OF TURLOCK**

| | 1990 | | 2000 | |
|---|---|---|---|---|
| | **Number** | **Percent Total Employment** | **Number** | **Percent of Total Employment** |
| Farming, Fishing and Forestry | 1,399 | 7.8% | 1,223 | 5.5% |

Source: 1990 and 2000 Census

The City of Turlock welcomes the development of farmworker housing in any zone that permits the type of housing being built (i.e., multifamily or single family) without any special conditions. Because the percent of the City's farmworker population is small, the housing needs of this group are addressed through its standard affordable housing strategies. While there is no housing designated for farmworkers within the City of Turlock, farmworker housing can be found in the nearby unincorporated communities of Westley and Empire. The following is a list of the migrant and permanent farmworker designated housing in Stanislaus County.

TABLE 37
FARMWORKER HOUSING

| Name | Type | Number of Units | Location |
|---|---|---|---|
| Empire Migrant Center | Seasonal | 96 | Empire |
| Westley Migrant Center | Seasonal | 94 | Westley |
| Patterson Migrant Center | Seasonal | 42 | Patterson |
| Ceres Farm Labor | Permanent | 104 | Ceres |
| Modesto Farm Labor | Permanent | 91 | Modesto |
| Westley Farm Labor | Permanent | 85 | Westley |
| Patterson Farm Labor | Permanent | 76 | Patterson |

Source: the Stanislaus Housing Authority

### 2.1.f(5) Single-parent Households

Single-parent households have special housing needs due to the need for reasonable day care, health care, and affordable housing. The most significant portion of this group is the female-headed households. Female-headed households with children often have lower incomes, limiting their access to available housing. Many housing experts believe these households are especially at risk of housing cost burden or homelessness.

The 2000 Census counted 7,411 family households with children 18 years old and under in the City of Turlock. Of these households, 1,504, or 20.3 percent, are headed by females.

TABLE 38
HOUSEHOLD TYPE AND PRESENCE OF CHILDREN
18 YEARS OLD AND UNDER - CITY OF TURLOCK - 2000

| Household Type | Number* | Percent |
|---|---|---|
| Family Households | 13,434 | 73.0% |
| With Children Under 18 Years Old | 7,411 | 40.3% |
| With No Children | 6,023 | 32.7% |
| **Female Householder With Children*** | **1,504** | **8.2%** |
| Female Householder With No Children* | 905 | 4.9% |
| **Male Householder With Children*** | **432** | **2.3%** |
| Male Householder With No Children* | 369 | 2.0% |
| Non-family Households | 4,974 | 27.0% |
| TOTAL | **18,408** | |

Source: 2000 Census * No spouse present
Note: * Number of households is not mutually exclusive.

Approximately 12.4 percent of the total family households in the City of Turlock were below the 2000 Census poverty level. Of these, 51.9 percent (864 households) were female-headed households. Of the total female-headed households, 46.8 percent (704 households) had children under 18 years old and were below the 2000 Census poverty level.

**TABLE 39**
**HOUSEHOLDS BY POVERTY LEVEL**
**CITY OF TURLOCK - 2000**

| Family Households | Number | Percent |
|---|---|---|
| Total Families with Income in 1999 below Poverty Level | 1,664 | 12.4% |
| Total Family Households | 13,434 | |
| Female Householder in 1999 below Poverty Level | 864 | 57.4% |
| Female Single Parent Households with Children Under 18 years in 1999 below Poverty Level | 704 | 46.8% |
| Total Female Householders | **1,504** | |

Source: 2000 Census

## 2.1.f(6) Homeless Persons (Persons in Need of Emergency Shelter)

Due to their transient nature, it is difficult to count the homeless in any one area. It should also be noted that there are generally two types of homeless - the "permanent homeless" who are the transient and most visible homeless population and the "temporary homeless" who are homeless usually due to eviction and may stay with friends, family, or in a shelter or motel until they can be assisted with finding a more permanent residence.

According to a 1999 county-wide survey conducted by the Stanislaus County Homeless Continuum of Care, there were a total 6,950 homeless persons in the County of which 4,210 were children. The survey also identifies 2,317 homeless families.

An April 2003 the Community Housing and Shelter Services conducted an unduplicated account of the homeless population in Turlock. The survey identified 792 homeless persons living in the City of Turlock. Of these homeless persons, 426 were children. In response, to the need for additional shelter, the City will actively support efforts of homeless service providers in establishing additional short-term beds for all segments of the homeless population including specialized groups such as the mentally ill, and chronically disabled.

Special needs resources/Emergency shelters

Housing Assistance and Shelters - In the City, homeless, emergency and transitional shelters are allowed in all residential zones, and in the commercial zones C-O and C-C with a conditional use permit. In addition, the City has amended the zoning ordinance to allow Churches to provide temporary shelter for up to six individuals. There are no specific limitations for the development of homeless shelters.

Generally, services for the homeless are provided on a County or regional basis. As a result, the information for homeless facilities and shelters in the Stanislaus County area is collected and reported for the County as a whole. The City recognizes its need for additional shelters and homeless services. Through the Housing Program Services Division, non-profits may apply for up to $20,000 of CDBG funds to provide homeless assistance. Since the year 2000, the City of Turlock has allocated $60,000 dollars of CDBG monies to the United Samaritan foundation to provide transitional shelter and homeless services. In 2002, the City allocated $40,000 to Community Housing and Shelter services to provide food services, shelter, and homeless assistance such as washer and dryer use, and a shower facility. In addition, a new emergency shelter, co-sponsored by the City of Turlock, opened in January 2003. The City is paying $35,000 of operational costs. The Center was the result of a cooperative agreement among the City-County-and Ministerial Association.

The following table is a list of emergency assistance and shelters for persons in need of transitional and permanent housing. All of the emergency shelters are located within the County of Stanislaus.

**TABLE 40**
**EMERGENCY SHELTER FACILITIES FOR THE HOMELESS**
**STANISLAUS COUNTY**

| Shelter | Type | Address |
|---|---|---|
| United Samaritans | Transitional Shelter for Women and Children | 219 S Broadway Turlock, CA |
| Zion Family Worship Center | Temporary Homeless Shelter (Winter Only) | 571 North Tully Turlock, CA |
| The Modesto Gospel Mission | Homeless Shelter | 1400 Yosemite Blvd Modesto, CA |
| The Children's Crisis Center | Emergency shelter for Children | Modesto, CA |
| Hutton House | Transitional Shelter for homeless Youth | 201 Jennie Street Modesto, CA |
| Haven's Women Center of Stanislaus County | Transitional housing for abused women | 619 13th street, Suite 1 Modesto, CA |
| Community Housing and Shelter Services | Emergency Shelter for Homeless Families | 936 Mc Henry #125 Modesto, CA |

There are other services provided to the homeless in both the City of Turlock and in Stanislaus County. In Turlock, the United Samaritans Foundation offers washer and dryers, showers, and a temporary address for homeless persons. Daily Bread Ministries delivers lunches to the homeless in Turlock in 12 locations. Community Housing and Shelter Services offers the Home Base Program which places homeless families in private rental housing and provides services to the families. The Stanislaus County Homeless Assistance Program provides homeless families on AFDC with money for housing, temporary shelter, and/or first and last month's rent and deposit.

### 2.1.g. OVERCROWDING

Overcrowding is defined by the Census as more than one person per room living in a housing unit. Generally, a room is defined as living room, dining room, kitchen, bedroom(s) and finished recreation room.

In 1990, 10.4 percent of the households in the City were considered overcrowded by 2000 that percentage increased to 14.1 percent, or 2,589 overcrowded units. The situation is even more critical for renter households where 22.0 percent live in overcrowded conditions. This increase in overcrowding can be attributed to the decreasing affordability of homes in the City. Households are less able to afford higher bedroom sized homes and over crowding occurs.

**TABLE 41**
**OVERCROWDING TRENDS (1980-2000)**

| | 1980 | | 1990 | | 2000 | |
|---|---|---|---|---|---|---|
| | Number | Percent | Number | Percent | Number | Percent |
| Turlock | 573 | 5.2% | 1,519 | 10.4% | 2,589 | 14.1% |
| Stanislaus County | 5,809 | 5.7% | 13,274 | 10.6% | 20,120 | 13.9% |

Source: 1980, 1990 and 2000 Census

**TABLE 42**
**OVERCROWDING – TURLOCK (2000)**

| Owner Households | Household Size | Renter Households |
|---|---|---|
| 367 | **1.01 – 1.50 persons** | 655 |
| 302 | **1.51 – 2.00 persons** | 628 |
| 137 | **2.01 + persons** | 500 |
| 806 | **TOTAL** | 1,783 |
| 7.9% | **PERCENT** | 22.0% |
| | **Grand Total 2,589 Households – 14.1%** | |

Source: 2000 Census

## 2.2 INVENTORY OF RESOURCES

### 2.2.a. EXISTING HOUSING CHARACTERISTICS

The proportion of single-family units increased significantly since 1990, while the proportion of 5+ unit housing structures (i.e., multifamily) has decreased in the City of Turlock. For example, single family units comprised 65.35 percent of the housing stock in 1990 and 70.6 percent in 2000. At the same time, 5+ unit housing structures were 19.7 percent in 1990 and now represent 17.1 percent of the housing stock

**TABLE 43**
**HOUSING UNITS BY TYPE - CITY OF TURLOCK**

| | 1980 | | 1990 | | 2000 | |
|---|---|---|---|---|---|---|
| Unit Type | Number | Percent | Number | Percent | Number | Percent |
| Single Family | 7,155 | 65.5% | 10,046 | 65.3% | 13,451 | 70.6% |
| 2-5 Units | 928 | 8.5% | 1,621 | 10.5% | 1,741 | 9.1% |
| 5+ Units | 2,565 | 23.5% | 3,038 | 19.7% | 3,250 | 17.1% |
| Mobile Home | 279 | 2.6% | 695 | 4.5% | 602 | 3.2% |
| TOTALS | 10,927 | 100.0% | 15,400 | 100.0% | 19,044 | 100.0% |

Source: 1980 and 1990, and 2000 US Census

### 2.2.b. HOUSING CONDITIONS

In February of 2003, a Citywide survey was conducted to identify general housing conditions. The condition of housing was assessed by an exterior survey of quality, condition and improvement action. Table 44, Housing Condition and Improvement Survey Factors, lists the type of information compiled by the survey, based on the type of information gathered in the City's existing Housing Element. The boundaries of the area of the survey are delineated in Exhibit 3, Location of Residential Districts. Laurin Associates conducted the Housing Condition Survey at a general reconnaissance level. The information collected during the survey is summarized in Table 45, Housing Condition Survey.

## EXHIBIT 3 – LOCATION OF RESIDENTIAL DISTRICTS

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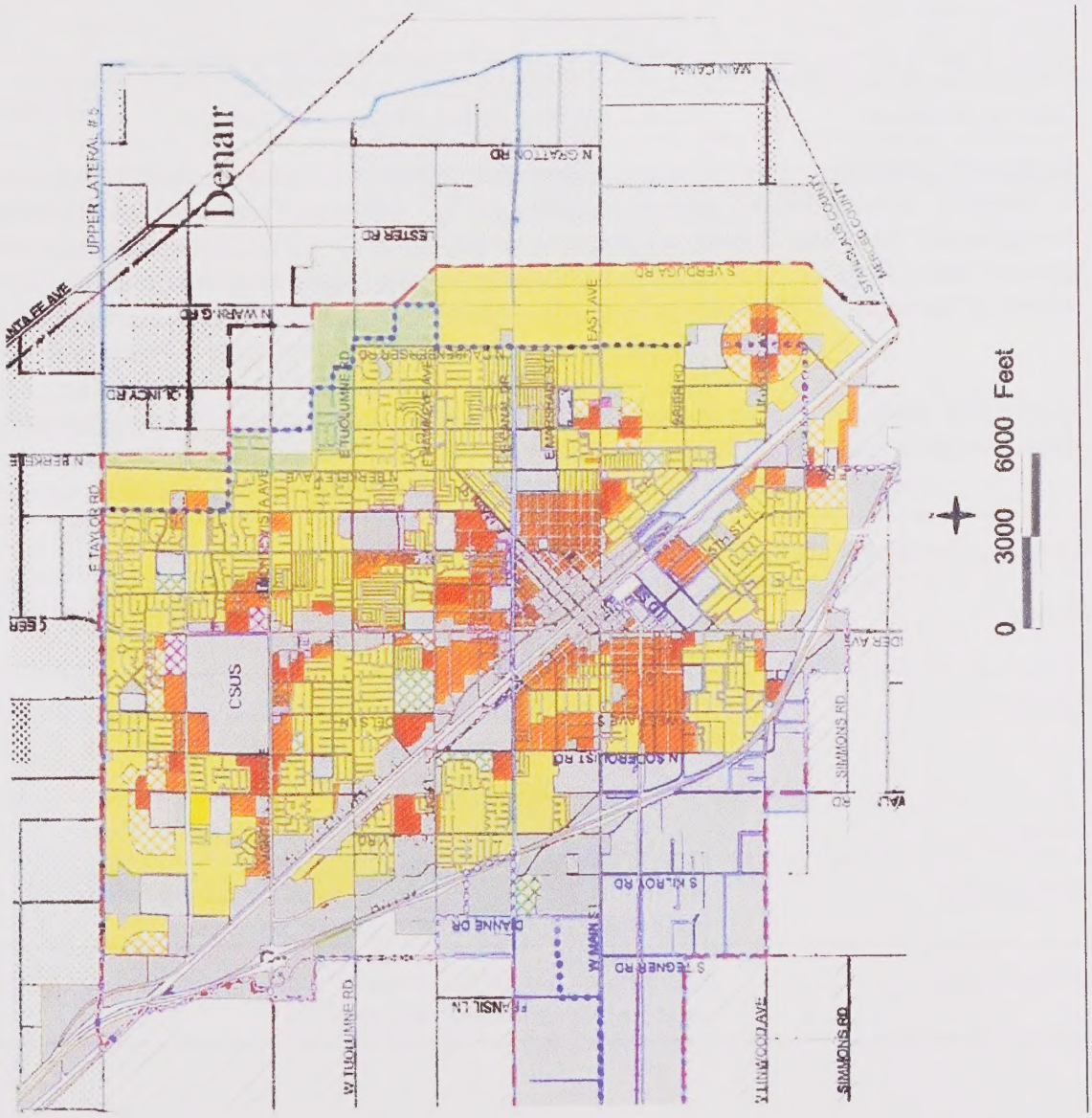


**TABLE 44**
**HOUSING CONDITION AND IMPROVEMENT SURVEY FACTORS**

| FACTOR | CRITERIA |
|---|---|
| Housing Type | · Single Family<br>· Duplex<br>· Moderate-Multiple Minor<br>· Four-Plex<br>· Five-Plex<br>· Multi-Family Apartments<br>· Multi-Family Condominiums<br>· Mobilehomes<br>· Other (e.g., motel, residential hotel, etc.) |
| Units in Structure | Actual number within structure or complex. |
| Improvement Action | Each residential structure was scored according to structural criteria established by the State Department of Housing and Community Development (HCD). There are five structural categories; foundation, roofing, siding, windows, and electrical and two supplemental categories; frontage improvements and additional factors. Within each category, the housing unit is rated from "no repairs needed" to "replacement needed." Points are aggregated for each unit and a designation is made as follows: |
| **Housing Condition Rating** | |
| Sound | 9 or less points: no repairs needed, or only one minor repair needed such as exterior painting or window repair |
| Minor | 10 to 15 points: one or two minor repairs needed, or only one minor repair needed such as patching and painting of siding or roof patching or window replacement. |
| Moderate | 16 to 39 points: two or three minor repairs needed. |
| Substantial | 40 to 55 points: repairs needed to all surveyed items: foundation, roof, siding, window, and doors. |
| Dilapidated | 56 or more points: the costs of repair would exceed the cost to replace the residential structure. |

## TABLE 45
## HOUSING CONDITION SURVEY SUMMARY- 2003

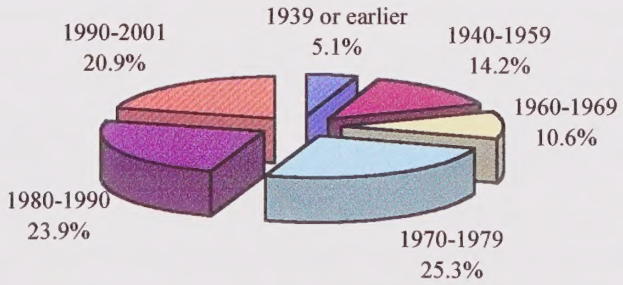
| Type of | Single Family | | Multifamily | | Duplex | | Mobile Home | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| Condition | # | % | # | % | # | % | # | % | # | % |
| Sound | 9,445 | 68.2% | 2,487 | 67.7% | 456 | 49.1% | 299 | 92.3% | 12,687 | 67.6% |
| Minor | 4,366 | 31.5% | 1,186 | 32.3% | 466 | 50.1% | 4 | 1.1% | 6,022 | 32.0% |
| Moderate | 34 | 0.3% | 0 | 0% | 6 | 0.6% | 6 | 1.9% | 46 | 0.2% |
| Substantial | 1 | 0.0% | 0 | 0% | 2 | 0.2% | 7 | 2.2% | 10 | 0.1% |
| Dilapidated | 2 | 0.0% | 0 | 0% | 0 | 0.0% | 8 | 2.5% | 10 | 0.1% |
| TOTAL | 13,848 | 100% | 3,673 | 100% | 930 | 100% | 324 | 100% | 18,775 | 100% |

Source: Laurin Associates

The City of Turlock takes a proactive approach toward housing conditions through its housing rehabilitation programs. The existing housing rehabilitation program is successfully maintaining the housing stock. Turlock has used Community Development Block Grant (CDBG) funds to provide rehabilitation assistance. Over the last Housing Element period 55 units were rehabilitated. The goal of the 2003-2008 period is for the rehabilitation of 25 more units.

Approximately, 20.9 percent of the total Turlock housing stock (occupied and vacant units) was built from 1990 to 2000. Another 23.9 percent of the housing stock was built between 1980 and 1988, which results in a median age of housing of 24 years.

## CHART 8
## HOUSING UNITS BY YEAR BUILT -CITY OF TURLOCK




Source: 2000 Census

Substandard housing indices, without physical inspection, can generally be judged as overcrowding, units lacking complete plumbing, and units constructed before 1940 without diligent maintenance. In the City of Turlock, the percentage of overcrowded units is 14.1 percent. Also, 5.1 percent of the housing was built before 1940 and 0.6 percent of the units lacked complete plumbing facilities. In Stanislaus County, 13.9 percent of the housing units were overcrowded, while 6.5 percent were built before 1940.

**TABLE 46**
**INDICATORS OF SUBSTANDARD HOUSING — 2000**

| Indicators | Number | Percent |
|---|---|---|
| **CITY OF TURLOCK** | | |
| Overcrowded | 2589 | 14.1% |
| Lacking Complete Plumbing Facilities | 108 | 0.6% |
| Built 1939 or Earlier | 963 | 5.1% |
| **STANISLAUS COUNTY** | | |
| Overcrowded | 20,120 | 13.9% |
| Lacking Complete Plumbing Facilities | 827 | 0.6% |
| Built 1939 or Earlier | 9,368 | 6.5% |

Source: 2000 Census

## 2.2.c. RESIDENTIAL CONSTRUCTION TRENDS

A total of 4,155 housing units were constructed in the City of Turlock over the last 10 years. Of the new homes 91.1 percent were conventional single family units, and 8.9 percent were multifamily units in large complexes containing structures with more than five units. Of the new single-family units constructed during this time period the City estimates that approximately 7.0 percent also constructed second dwelling units on the property.

Based on the figures in Table 47, Building Permits by Year, an average of 415 new housing units are constructed each year in Turlock. Like the previous RHNA this average construction will not be sufficient to meet new Regional Housing Needs Assessment of 5,833 over five years. Including the housing production since 2001, a total of 3,187 new units would result over five years - a shortfall of 2,646 units. However, the City has taken a proactive land use planning approach to future residential development and has zoned sufficient land to meet, or exceed, the RHNA at all income levels. Since 1992, the City of Turlock has annexed 2,604 acres of land, of which 1,279 acres is residential.

**TABLE 47**
**BUILDING PERMITS BY YEAR – CITY OF TURLOCK**

| Year | Single Family Units | 5+ multifamily Units |
|---|---|---|
| 1992 | 222 | 18 |
| 1993 | 327 | 49 |
| 1994 | 252 | 7 |
| 1995 | 155 | 34 |
| 1996 | 138 | 0 |
| 1997 | 248 | 1 |
| 1998 | 360 | 4 |
| 1999 | 504 | 16 |
| 2000 | 520 | 188 |
| 2001 | 506 | 0 |
| 2002 | 547 | 59 |
| Total | 3,779 | 376 |

Source: City of Turlock Building Permit records through December 2002

### 2.2.d. VACANCY TRENDS

Vacancy trends in housing are analyzed using a "vacancy rate" which establishes the relationship between housing supply and demand. For example, if the demand for housing is greater than the available supply, then the vacancy rate is low, and the price of housing will most likely increase. Additionally, the vacancy rate indicates whether or not the City has an adequate housing supply to provide choice and mobility. HUD standards indicate that a vacancy rate of five percent is sufficient to provide choice and mobility.

In 2000, the Census reported a vacancy rate of 3.8 percent. The California State Department of Finance (DOF) Population Research Unit publishes an annual estimate of population, housing units, vacancy, and household size for all incorporated cities in the State. In 2002, the DOF estimated the vacancy rate for all housing units in Turlock was 3.59 percent. However, the DOF estimate is for all housing unit types and does not exclude seasonal, recreational, or occasional use and all other vacant. Table 48, Occupancy Status of Housing Stock, shows the characteristics of the City's vacant housing units per the 2000 Census.

**TABLE 48**
**OCCUPANCY STATUS OF HOUSING STOCK**

| TYPE | NUMBER |
|---|---|
| **Occupied** | **18,343** |
| **Vacant** | **701** |
| · For Rent | 326 |
| · For Sale Only | 184 |
| · Rented/Sold, Not Occupied | 34 |
| · For Seasonal/Recreational or Occasional Use | 107 |
| · For Migrant Workers | 0 |
| · Other Vacant | 50 |

Source: 2000 Census

2.2.d (1) Multifamily Vacancy

On December 13, 2002 Laurin Associates, Inc. conducted a rental survey of existing rental properties within Turlock. A total of 2,392 multifamily units were surveyed for rent levels and vacancies. That survey found that there were a total of 28 vacancies in the City of Turlock for an overall vacancy rate of 1.2 percent. In the five subsidized apartments surveyed, there were waiting lists in almost all properties and no vacancies.

2.2.d (2) Single-Family Vacancy

According to the California Association of Realtors, there were a total of 139 single-family listings in the City of Turlock on December 17, 2002. The estimated vacancy rate for single-family dwellings is 1.0 percent based on a total of 14,364 single family units. This indicates a "tight" housing market, indicating that there will be an increasing demand for new housing, but insufficient supply to meet that demand. This effect will further decrease affordability of single-family housing.

## 2.2.e. HOUSING COSTS AND AFFORDABILITY

One of the major barriers to housing availability is the cost of housing. In order to provide housing to all economic levels in the community, a wide variety of housing opportunities at various prices should be made available. The following table describes the acceptable monthly payment for households in the four major income groups: Very-low, Low, Moderate and Above Moderate.

**TABLE 49**
**INCOME GROUPS BY AFFORDABILITY (2003)**

| Income Group | Income Range | Ideal Monthly Payment * |
|---|---|---|
| Very Low | Less Than $24,000 | Less Than $600 |
| Low | $24,001 - $38,400 | $600 to $960 |
| Moderate | $38,401 - $57,600 | $960 to $1,440 |
| Above Moderate | Greater Than $57,600 | Greater Than $1,440 |

Source: 20023HUD AMI at $48,000; * 30% of income equal to monthly payment

### 2.2.e (1) Single-family Sales Units

Since 1994, the median single-family home sale price ranged from a low of $101,000 in 1998 to a current high of $198,602. This means that home prices are increasing at about 7.1 percent a year, which out paces the area income growth by 2.8 percent. While home prices are increasing, the 2002 median sale price is still substantially lower than the 2002 median sales price for the State of $324,000.

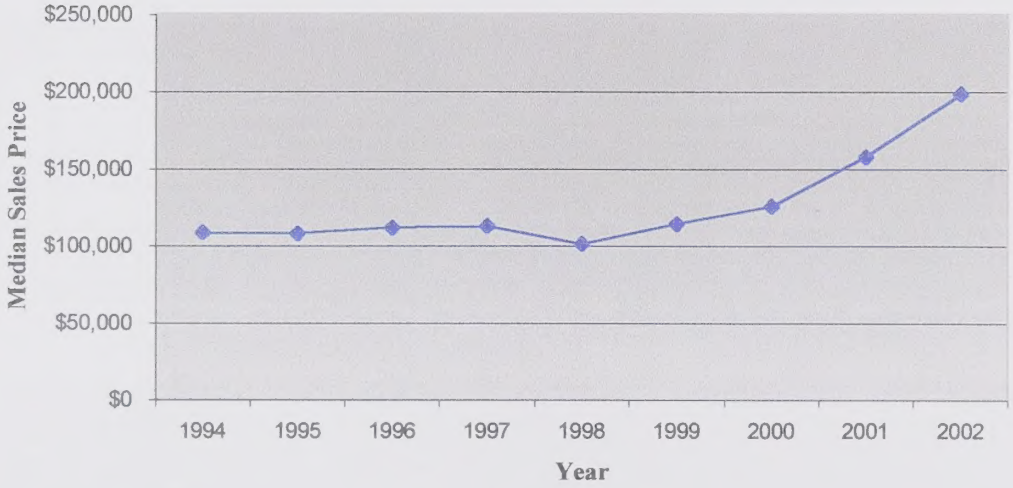
**TABLE 50**
**MEDIAN SINGLE-FAMILY SALES PRICE (1994-2002)**

| Year | Number of Sales | Median Sales Price |
|---|---|---|
| 2002 | 874 | $198,602 |
| 2001 | 867 | $157,685 |
| 2000 | 861 | $125,475 |
| 1999 | 705 | $114,067 |
| 1998 | 493 | $101,000 |
| 1997 | 442 | $112,700 |
| 1996 | 500 | $111,530 |
| 1995 | 375 | $107,900 |
| 1994 | 426 | $108,500 |

Source: Central Valley Association of Realtors

Between 1994 and 1997, the median sales price remained fairly stable. The median sales price took a dip in 1998 due to low sales volume during that year, see Table 50 (Median Single-Family Sales Price (1994-2002). From 1999 to the current year, sales prices have greatly increased. This sharp rise in median sales price is due to the great demand for housing in the $100,000 to $200,000 price range, and the lack of housing being provided at that price level.

**CHART 9**
**MEDIAN SALES PRICE TREND -CITY OF TURLOCK**




2.2.e (3) Current Single Family Listings

At the time of writing, there were 140 single-family units listed for sale in Turlock ranging from an $80,900 one bedroom/one bath "fixer-upper" home to a $950,000 13 bedroom home with pool.

**TABLE 51**
**CURRENT SALES LISTINGS FOR SINGLE FAMILY HOMES**

| PRICE RANGE | NUMBER OF UNITS AVAILABLE |
|---|---|
| Below $70,000 | 0 |
| $70,000 - $100,000 | 2 |
| $100,000 - $125,000 | 3 |
| $125,000 - $150,000 | 5 |
| $150,000 - $175,000 | 9 |
| $175,000 - $200,000 | 25 |
| $200,000 - $250,000 | 29 |
| $250,000 - $300,000 | 21 |
| Over $300,000 | 43 |

Source: California Association of Realtors

2.2.e (4) Rental Units

According to the 2000 Census, the median rent was $590 in the City of Turlock, compared to $611 for Stanislaus County. In the Laurin Associates Survey, conducted in December 2002, the total median rent for multifamily dwellings was $660. Rents ranged from $545 for a studio apartment, to $1,040 for a three bedroom apartment.

A total of five properties are subsidized in Turlock. The median rents of those that are financed through the Low Income Tax Credit Program range from $460 for a one bedroom apartment, to $683 for a three bedroom apartment. A summary of all subsidized apartment complexes is located in Appendix B.

**TABLE 52**
**CURRENT MEDIAN RENTS***

| Bedroom Type | Median Tax Credit Rents | Median Market Rents |
|---|---|---|
| Studio | NA | $565 |
| One Bedroom | $460 | $640 |
| Two Bedroom | $565 | $705 |
| Three Bedroom | $683 | $907 |

Source: Laurin Associates, December 2002
Note* Rents are net rents, apartment utilities are $42 for a studio, $54 for a one bedroom, $63 for two bedroom, $75 for three bedroom, and $90 for four bedroom

2.2.e (5) Affordability

Affordability is defined as a household spending 30 percent or less of household income for shelter. Shelter is defined as gross rent or gross monthly owner costs. Gross rent is the contract rent, plus utilities. In most cases, the contract rent includes payment for water, sewer and garbage. "Gross monthly owner costs" includes mortgage payments, taxes, insurance, utilities (including gas and electric), condominium fees, and site rent for mobile homes.

As noted on page 31, 45.0 percent of renter households pay in excess of 30 percent of their income for shelter. To put this in perspective, Table 53, Affordable Rental Rates, shows the current 2003, income ranges based on the Area Median Income (AMI) of $48,000 along with the "affordability range." For instance, a very low income family of four can generally afford a total of $537 a month for rent and utilities in a two bedroom apartment. The current market rental rates are affordable to those households with moderate and above moderate incomes. Most low income households could afford a studio, one bedroom, or two bedroom, market rate unit.

**TABLE 53**
**AFFORDABLE RENTAL RATES**

| Income Range | Maximum Affordability | | | | |
|---|---|---|---|---|---|
| | Studio | One Bedroom | Two Bedroom | Three Bedroom | Four Bedroom |
| Less Than $24,000 | $558 | $546 | $537 | $525 | $510 |
| $24,001 - $38,400 | $918 | $906 | $897 | $885 | $870 |
| $38,401 - $57,600 | $1,398 | $1,386 | $1,377 | $1,365 | $1,350 |
| Greater Than $57,600 | >$1,398 | >$1,386 | >$1,377 | >$1,365 | >$1,350 |

Apartment utilities are $42 for a studio, $54 for a one bedroom, $63 for two bedroom, $75 for three bedroom, and $90 for four bedroom.

While shelter costs for rental units are generally figured to be affordable at 30 percent of gross income, households are able to obtain a mortgage loan based on 35 percent of gross income. This is subject to individual credit and budgeting conditions and those with less revolving loan-type debt can generally find financing for a more expensive home. For instance, using the income categories, very low income households in Turlock could afford a home up to $71,103; however, currently there are no homes available at that price.

### 2.2.f. AT - RISK HOUSING

California Housing Element Law requires all jurisdictions to include a study of all low-income housing units which may at some future time be lost to the affordable inventory by the expiration of some type of affordability restrictions. The law requires that the analysis and study cover a five-year and a ten-year period, coinciding with updates of the Housing Element. There are three general cases that can result in the conversion of public assisted units:

- Prepayment of HUD mortgages: Section 221(d)(3), Section 236 Section 202, and Section 811– A Section 221 (d)(3) is a privately owned project where the U.S. Department of Housing and Urban Development (HUD) provides either below market interest rate loans or market rate loans with a subsidy to the tenants. With Section 236 assistance, HUD provides financing to the owner to reduce the costs for tenants by paying most of the interest on a market rate mortgage. Additional rental subsidy may be provided to the tenant. In 1991, capital advances replaced direct loans for the Section 202 program. These capital advances are granted to approved low income housing developers and cover 100 percent of the approved development costs for low-income elderly residents. The major difference between the two funding processes is that the capital advance does not have to be repaid, so the project rental assistance covers only operating costs, not debt service as under Section 8. HUD provides the difference between what tenants pay in rent and what it actually costs the sponsor to operate and maintain the project. There is no debt service; capital advances are not loans.

Low income use restrictions on Section 236(j)(1) projects are for the full 40-year mortgage term. However, owners have the option to repay the remaining mortgage at the end of the first 20 years.

FHA-insured mortgages under the Section 221(d)(4) program have no binding use restrictions. The affordability of these projects is governed by the Section 8 contracts maintained on the projects that are now approved on a year-to-year basis. Because of the uncertain future of the Section 8 program at the federal funding level, HUD considers projects assisted with Section 8 contracts at risk. The 1997 Balanced Budget Agreement committed full-funding to annual renewal of all expiring Section 8 contracts from Fiscal Year 1998 through 2002. The FY 2003 budget is currently being debated in Washington D.C.

The Multifamily Assisted Housing Reform and Affordability Act of 1997 addresses expiring Section 8 contracts. It provides authority to HUD to operate a market-to-market program to (1) reduce over-subsidized Section 8 contracts, (2) restructure project financing, and (3) provide funds for rehabilitation needs. The bill also includes tax legislation to ensure that adverse tax consequences do not deter owners from participating in the program. In exchange for favorable tax treatment, owners would preserve the units at rents affordable to low and moderate income households.

In addition to instituting these changes in the Section 202 program, the National Affordable Housing Act of 1990 created a separate program, Section 811, to support the development of housing for people with disabilities. Prior to 1990, Section 202 funds could be used to develop housing for disabled persons in addition to low income elderly.

- Opt-outs and expirations of project-based Section 8 contracts – Section 8 is a federally funded program that provides for subsidies to the owner of a pre-qualified project for the difference between the tenant's ability to pay and the contract rent. Opt-outs occur when the owner of the project decides to cancel the contract with HUD by pre-paying the remainder of the mortgage. Usually, the likelihood of opt-outs increases as the market rents exceed the contract rents.

- Other – Expiration of the low-income use period of various financing sources, such as Low-income Housing Tax Credit (LIHTC), bond financing, density bonuses, California Housing Finance Agency (CHFA), Community Development Block Grant (CDBG) and HOME funds and redevelopment funds. Generally, bond financing properties expire according to a qualified project period or when the bonds mature. The qualified project period in bond financed multifamily properties is 15 years. Affordability covenants for density bonus units usually expire in either 10 or 30 years, depending on the level of incentives. Also, properties funded through the Redevelopment Agency generally require an affordability term of 20 years.

## 2.2.g INVENTORY OF AT RISK RENTAL HOUSING UNITS

The following inventories include government assisted rental properties in the City of Turlock that may be at risk of opting out of programs that keep them affordable to very low and low income households over the five year Housing Element Period (2003 - 2008) and for the subsequent five years (2012). Generally, the inventory consists of Housing and Urban Development (HUD), Redevelopment Agency, multifamily bonds and Density Bonus properties. Target levels include the Very Low income group and the Low income group.

The California Housing Partnership Corporation lists Denair Manor Senior Apartments as a project that "may" be at risk. This apartment complex is at low risk of being sold out of the affordable program. The owners have opted to renew their Section 8 in 2000 and plan to renew the contract again in 2006.

The process of opting out of affordable programs is a thorough and lengthy process that requires notices to local government and local housing authorities. Appendix C of this Housing Element lists housing non-profit organizations known to both the State and local governments as being interested in acquiring at-risk units and maintaining affordability for the life of the structure.

**TABLE 54**
**INVENTORY OF AT RISK ASSISTED COMPLEXES (2003)**

| Project | Financing | # Assisted Units | Date | Target Group | Risk Assessment |
|---|---|---|---|---|---|
| Denair Manor Apartments | Section 8 | 70 | 1/31/2006 | Seniors | Low Risk |
| Total At Risk Units | | 70 | | | |

Source: HUD/California Housing Partnership Corporation Revised April 2003

## 2.2.h COST ANALYSIS

In order to provide a cost analysis of preserving "at-risk" units, costs must be determined for rehabilitation, new construction, or tenant-based rental assistance.

2.2.i (1) Rehabilitation. The factors used to analyze the cost to preserve the at-risk housing units include acquisition, rehabilitation, and financing costs. These figures are estimates since actual costs will depend on condition, size, location, existing financing, and the availability of financing. Local developers have provided the following information.

**TABLE 55**
**REHABILITATION COSTS**

| Fee/Cost Type | Cost per Unit |
|---|---|
| Acquisition | $59,600 |
| Rehabilitation | $12,000 |
| Financing/Other | $20,000 |
| TOTAL COST PER UNIT | $91,600 |

Source: Lakepark Apartments

2.2.i (2) New Construction/Replacement. The following cost estimates are based on recent new apartment construction in the City of Turlock. The actual replacement costs for any of the at-risk units will depend on many variables such as the number of units, location, density, unit sizes, on and off-site improvements, and both existing and new financing.

**TABLE 56**
**NEW CONSTRUCTION/REPLACEMENT COSTS**

| Cost/Fee Type | Cost Per Unit |
|---|---|
| Land Acquisition | $6,000 |
| Construction | $130,000 |
| Financing/ Other | $25,000 |
| TOTAL PER UNIT COST | $156,000 |

Source: American Construction

2.2.i (3) Tenant-based Rental Assistance. Over the last housing element period no at-risk complexes in Turlock were converted to market rate. The difficulty in estimating the per unit cost is that there are so many variables, starting with the household income of the family who will occupy the unit. Based on current condition data, it is assumed that a four person household with very low income earns $23,250. Shelter affordability would be $678 a month of which $625 would be attributable to rent. If the complex converted to market rate, the two bedroom unit would have an estimated rent of $8,460 annually. This means subsidizing the household at $80 per month, or $960 a year. Over 20 years, which is the average affordability term, the total rental assistance would be $19,200.

## 2.2.i. PRESERVATION RESOURCES

Efforts by the City to retain low income housing must be able to draw upon two basic types of preservation resources: organizational and financial. Qualified, non-profit entities need to be made aware of the future possibilities of units becoming "at-risk." Groups with whom the City has an on-going association are the logical entities for future participation. A list of potential organizational preservation resources is provided in Appendix C.

In addition, the City of Turlock will develop procedures for monitoring and preserving at-risk units which will include:

- Monitoring the Risk Assessment report published by the California Housing Partnership Corporation (CHPC).
- Maintaining regular contact with the local HUD office regarding early warnings of possible opt-outs.
- Maintaining contact with the owners and managers of existing affordable housing to determine if there are plans to opt-out in the future, and offer assistance in locating eligible buyers.
- Developing and maintaining a list of potential purchasers of at-risk units and act as a liaison between owners and eligible purchasers.
- Ensuring that all owners and managers of affordable housing are provided with applicable State and federal laws regarding notice to tenants of an owner's desire to opt-out or prepay. State law requires a 12 month notice.

## 2.2.j. STRATEGIES TO RETAIN AFFORDABLE UNITS

The following is a list of potential financial resources considered a part of the City's overall financial plan to deal with retaining affordable units. The number and availability of programs to assist cities and counties in increasing and improving their affordable housing stock is limited, and public funding for new projects is unpredictable. The list includes local, state and federal programs.

- HOME Program: The HOME Program was created under Title II of the Cranston-Gonzales National Affordable Housing Act enacted on November 28, 1990. The City of Turlock is part of a greater HOME Consortium. The HOME Consortium includes the City of Turlock, the City of Patterson, the City of Oakdale, and unincorporated Stanislaus County. The Consortium is awarded around $1 million annually. HOME revenue is used for rehabilitation activities, First Time Homebuyers Program, new construction, administration, and other housing related activities as needed in the consortium cities.

- Multifamily Housing Program (MHP): The MHP program assists in the new construction and preservation of permanent and transitional housing for lower income households. Funding is provided through the Proposition 46 Housing Programs. Eligible applicants include local public agencies, for-profit and non-profit developers and corporations, limited equity housing cooperatives,

individuals, Indian reservations and rancherias, and limited partnerships in which an eligible applicant or an affiliate of the applicant is a general partner.

- Housing Authority of the City and County of Stanislaus is a Public Housing Authority with jurisdiction within the City of Turlock and the County of Stanislaus. It administers federal and state funds for its public housing projects and government assisted housing units such as Section 8 Rent Subsidy.

- Preservation Opportunity Program will provide supplemental financing for at-risk subsidized rental developments receiving bond financing from CalHFA. Funding is provided through the Proposition 46 Housing Programs and the initial NOFA is due out in the Spring of 2003.

- Preservation Interim Repositioning Program (PIRP): The purpose of this program is to preserve assisted rental housing at-risk of conversion to market rate use. Funding is being made available through the Proposition 46 Housing Programs. The State Department of Housing and Community Development Department (HCD) will make one short-term loan to a single non-profit entity which may then use the loan proceeds to either finance the at-risk rental units by others or directly purchase at-risk developments. If the non-profit selected by HCD elects to fund a lending program, other non-profits, for-profits, and public agencies may be eligible to apply for assistance from that entity.

- Community Development Block Grant (CDBG) Funds: The City of Turlock is an entitlement city. An entitlement city is one with a population over 50,000 that receives funding directly from HUD. The City receives approximately $712,000 from the federal government annually. The City utilizes CDBG funds for rental and owner housing rehabilitation activities, infrastructure, public facilities and public services. Proceeds from those activities are deposited into a revolving loan fund established from low interest loans for rehabilitation and are used to retain subsidized housing projects whose federal assistance is expiring among other projects.

- Community Reinvestment Act (CRA): Federal law requires that banks, savings and loans, thrifts, and their affiliated mortgaging subsidiaries, annually evaluate the credit needs for public projects in communities where they operate. Part of the City's efforts in developing preservation programs will be to meet with the Community Reinvestment Act Lenders Group organized by the Turlock Community Development Department to discuss future housing needs and applicability of the Community Reinvestment Act. Although an unpredictable resource, it is important to establish a working relationship for future problem solving.

- Low-income Housing Tax Credit Program (LIHTC): The LIHTC Program provides for federal and state tax credits for private and non-profit developers and investors who agree to set aside all or an established percentage of their rental units for households at 60 percent of AMI for no less than 30 years. These tax credits may also be utilized on rehabilitation projects, contributing to the preservation program. The City has participated with American Construction in the development of the 107 unit Cherry Tree Apartments.

  The program begins when developers and investors apply for an allocation of tax credits from the California Tax Credit Allocation Committee (CTCAC). Tax credits are awarded on a competitive basis each year. Compliance is monitored according to Internal Revenue Service (IRS) rules and regulations.

- The Federal Home Loan System facilitates the Affordable Housing Program (AHP) and Community Investment Program (CIP) for the purposes of expanding the affordable housing supply. The San Francisco Federal Home Loan Bank District provides local service. Subsidies are awarded on a competitive basis usually in the form of low-interest loans and must be used to finance the purchase, construction, and/or rehabilitation of rental housing.

- The Urban Predevelopment Loan Program, conducted through HCD, provides the funds to pay the initial costs of preserving existing affordable housing developments for their existing tenants. Priority is given to applications with matching financing from local redevelopment agencies or federal programs.

- Preservation Financing Program, operated through California Housing Finance Agency (CHFA), offers tax exempt financing for the acquisition or refinancing of a project with an expiring Section 8 contract.

## 2.2.k. REDEVELOPMENT AGENCY

The City of Turlock Redevelopment Agency provides staff support for administering tax increment set-aside funds for low income housing. Pursuant to State law, the Turlock Redevelopment Agency (RDA) sets aside 20 percent of the gross tax increment revenues received from the Redevelopment Area into a low to moderate income housing fund for affordable housing activities. Currently, the redevelopment agency has projected $2.28 million for housing set aside funds between 2000-2005. These funds will be used to preserve existing affordable housing stock and in the creation of new affordable housing. Other redevelopment activities funded include open space acquisition, public utilities, street construction, circulation and traffic improvements, storm drainage facilities, and economic development. Redevelopment law requires that 15 percent of all housing within a project area be available at affordable costs. Of the 15 percent, 40 percent must be made available to persons of a very-low income.

## 2.2.1. RESIDENTIAL ZONING AND DENSITY

The housing industry always responds to market demand. In the City of Turlock, residential zoning targets all income groups. Turlock's policies and planning efforts have made it very clear that residential development of all types is welcome and supported.

### 2.2.1. (1) Zoning

Title 9 of the Turlock Municipal Code, the Turlock Zoning Ordinance, provides the zoning provisions for the City. The Turlock City Council adopted the zoning code on January 14, 1997. The ordinance was last amended on September 12, 2000.

Zoning for the City of Turlock is defined as follows:

**Agricultural District (A)-** The purpose of this district is to preserve and protect agricultural land from urban development, and to permit agriculture as an interim use until development occurs. Residential uses include family day care homes, group quarters, home occupations, and labor camps. Manufactured housing, single-family dwellings, and second dwellings are permitted with a conditional use permit (CUP).

**Residential Districts**

Estate Residential (R-E) - The purpose of this district is to provide living areas that combine advantages of urban and rural locations and to provide transition or buffer areas between intense urban uses and agricultural preserves. Single family dwellings, small residential care facilities, manufactured homes, and group homes are permitted in this designation. Boarding houses, duplexes, interim housing, planned developments, and large residential care facilities are permitted with a CUP. Secondary dwellings are permitted with a Minor Discretionary Permit (MDP).

Low Density Residential (R-L & R-L 4.5) - The purpose of this district is to provide appropriately located areas for single family dwellings, provide adequate light, air, privacy, and open space for each dwelling unit, and achieve design compatibility through the use of site development standards. Group homes, manufactured homes, small residential care facilities, and single family dwellings are permitted in this designation. Boarding houses, interim housing, mobile home parks, planned developments, and large residential care facilities are permitted with a CUP. Duplexes are permitted with a MDP and second dwellings are permitted with a minor administrative approval. Duplexes are not permitted in the zone designated R-L 4.5.

Medium Density Residential (R-M) - The purpose of this district is to limit the expansion of the City in order to preserve agricultural lands and maintain a compact urban form, and to provide appropriately locates areas for single family and medium density multifamily dwelling units. Duplexes, group homes, small residential care facilities, and single-family dwellings are permitted within this designation. Interim housing, mobile home parks, planned developments, and large residential care facilities are permitted with a CUP. Boarding houses, manufactured housing, multifamily development, and second dwellings are permitted with a MDP.

High Density Residential (R-H)- The purpose of this district is to provide appropriately located areas for high density multiple family dwellings units, to provide affordable housing for all economic segments of the community and conserve land. Duplexes, group homes, small residential care facilities, second dwellings, and single-family dwellings are permitted within this designation. Interim housing, manufactured housing, mobile home parks, planned developments, and large residential care facilities are permitted with a CUP. Boarding houses, and multi family dwellings, are permitted with a MDP.

**Commercial Districts-** The purpose of these districts is to provide appropriately located areas for a full range of office, retail commercial, and service commercial uses, to strengthen the City's economic bases, to minimize the impact of commercial development of residential districts, and to provide opportunities for residential development on the site of commercial development or on separate sites in certain districts.

Commercial Office District (CO) - The purpose of this district is to provide a transitional zone between commercial and residential uses. Small family day care and small group quarters are permitted in this designation. Residential dwellings, and interim housing are permitted with a CUP. Large group quarters are permitted with a MDP, and large family day cares are permitted with a Minor Administrated Approval.

Community Commercial District (CC) - The purpose of this district is to provide a wide range of retail stores, restaurants, hotels, commercial recreation, personal services business services, and financial services. Interim housing is permitted with a CUP.

Commercial Thoughfare District (CT) - The purpose of this district is to provide areas for uses required by the traveling public. Residential housing is not permitted.

Heavy Commercial (CH) - The purpose of this district is to provide for the full range of retail, whole sale, service business, and light industrial uses. Residential housing is not permitted.

**Industrial Districts-** The purpose of these districts is to minimize the impact industrial uses have on residential and commercial districts.

Business Park District (I-BP)- The purpose of this district is to provide sites with high architectural and landscape standards for industrial office centers, some manufacturing, and other limited retail uses. No residential uses are permitted.

General Industrial District (I)- The purpose of this district is to provide for a full range of manufacturing, industrial processing, general service, and distribution uses. Residential housing is not permitted.

**Public & Semipublic District (P-S)** – The purpose of this district is to allow a consideration of a large public or semipublic use separately from regulations for an underlying base district. Residential housing is not permitted.

**Mixed Use Zones-** The purpose of the mix use zone is to encourage development of well planned and designed projects that provides for the development of compatible residential, commercial, industrial, institutional, or public uses within a single project or neighborhood. Several incentives are offered through out the General Plan to encourage mixed-use development. For example, higher building intensities may be allowed in these areas. In addition, as part of the downtown implementation program, greater floor area ratio is allowed in mixed-use developments. Currently, there has been one project that has been developed which includes 40% office space and 60% residential.

2.2.1. (2) Density

Residential growth areas and densities are among the issues and policies addressed in the General Plan. Residential densities are specified for each residential land use designation, and the General Plan provides for a wide range of residential densities. Single family detached housing densities range from one dwelling per five acres to 10 units per net acre. Multiple family densities, including but not limited to attached, zero lot line, and apartments, range from 7 to 30 dwelling units per net acre. Importantly, the City enforces minimum, as well as the more typical maximum densities in all of its residential zoning districts.

Zoning districts specify minimum lot size, permitted uses, conditional uses, building height and front, and rear and side yard setbacks. Zoning districts further the health, safety, and welfare of the residents. For example, setbacks in residential districts are established to ensure the adequate provision of light, air and open space for residents. In addressing the minimum lot size, the zoning districts must be consistent with the densities of the General Plan. Single-family zoning districts have minimum lot sizes ranging from 4,500 square feet to 14,500 square feet. Residential land zoned R-M and R-H have a minimum lot sizes of 6,000 square feet and 7,500 square feet, respectively. Agricultural zoning districts have minimum lot size of 5 acres for each dwelling unit. Table 56, Zoning

Categories and Usable Density, defines the minimum lot area for the various residential zoning districts.

Planned Development zoning districts allows for the use of special design criteria for maximum utility of the site and to allow maximum design flexibility within density limitations. These limitations are ultimately determined by the City Council using acceptable planning practices and standards. Within these project areas, special residential development such as clustering and density transfers are encouraged. Planned development areas are allowed in all the residential districts by rezoning the property from the base district.

The City's development standards are applicable to residential zoning districts. Development standards include, but are not limited to, building height, yard setbacks, lot area, site plan review, parking space requirements, and parkland requirements. These requirements were adopted through the public hearing process and reflect the minimum standards thought necessary for protection of the public.

When a developer proposes a housing development, state law requires that the city provide incentives for the production of low-income housing. A density bonus agreement between the developer and city is used to set forth the incentives to be offered by the city (i.e. allowing increased density over that typically allowable in the respective zoning district) and the requirements of the developer. Such an agreement requires that 25 percent of the units in the development be made available for low income families, and that those units, whether they are for sale or rent, shall remain available for low income persons for a period of thirty years.

**TABLE 57**
**ZONING CATEGORIES AND USEABLE DENSITY**

| Zoning Category | Usable Density/Acre |
|---|---|
| A | 1 unit/ 5 acres |
| R-E | 0.2 - 3.0 |
| R-L | 3.0-7.0 |
| R-L 4.5 | 5.0-10.0 |
| R-M | 7.0-15.0 |
| R-H | 15.0-30.0 |

**Source: City of Turlock**

## 2.2.m. NEW CONSTRUCTION NEEDS

The City of Turlock falls under the jurisdiction of the Stanislaus County Council of Governments (StanCOG) that uses a predominately demographic formula to allocate the regional housing needs among the incorporated cities and unincorporated county. This process results in a Regional Housing Needs Assessment (RHNA) and the number reflected in that assessment must be considered when the housing element is prepared.

StanCOG does not set housing policy. They have adopted the philosophy that each city within its jurisdiction knows their own needs and resources and should have the responsibility for developing their own policies to meet their portion of the regional housing need.

Historically, COGs prepared RHNAs every five years according to a statewide schedule prepared by the State. However, during the early 1990s the State suspended funding for the development of the RHNA, and the previous report prepared by StanGOG covered the period 1990 to 1996. The current RHNA is for the 2000 through 2008 period.

StanCOG housing needs figures are limited to new housing construction. That number is then allocated to income groups.

### 2.2.m. (1) Income Group Goals

The purpose of the income group goals is to ensure that each jurisdiction within a COG attains its share of the state housing goal without any relative disproportionate distribution of household income groups. The household income groups are defined according to the HUD Area Median Income (AMI): Very-low (less than 50% of AMI), Low (50-80% of AMI), Moderate (80-120% of AMI) and Above-moderate (greater than 120% of AMI).

### 2.2.m. (2) Turlock RHNA

The 2001 StanCOG Housing Plan determined that 22.0 percent of the households in Turlock are classified as Very-low Income, and an additional 17.0 percent of households have been determined to be Low Income. The assessment must include an analysis of the housing need for all income groups including the 21.0 percent of households with Moderate Incomes and the 40.0 percent with Above Moderate Incomes.

Construction needs are derived from StanCOG population and household growth projections. The income group proportions are then applied toward the construction need, which results in a goal for the number of housing units by income group within the City of Turlock.

For the period 2003 to 2008, the City of Turlock has been given a construction need of 5,833 new housing units. The specific need by income group is depicted in the following table. Between 2001 and the end of 2002, there has been a total

of 1,373 units constructed in Turlock. Silver Crest Apartments was constructed in 2001 and is an 80 unit project with project based Rental Assistance with HUD targeting seniors with very-low incomes. Cherry Tree is a 105 unit Low income Tax Credit property targeting both seniors and large families with low incomes.

**TABLE 58**
**CONSTRUCTION NEED (2001-2008)**

| Income Group/Percent of Households | Construction Need | 2001-2002 Construction | Current Construction Need | Typical Annual Construction Needs |
|---|---|---|---|---|
| Very Low – 22% | 1,283 units | 80 | 1,203 | 183 |
| Low – 17% | 991 units | 105 | 886 | 142 |
| Moderate – 21% | 1,225 units | 135 | 1,090 | 175 |
| Above Moderate – 40% | 2,334 units | 1,053 | 1,281 | 333 |
| TOTAL | 5,833 units | 1,373 | 4,460 | 833 |

Source: 2001 Regional Housing Allocation Plan, StanCOG, 2001

## 2.2.n. AVAILABLE RESIDENTIAL ZONED LAND

In addressing the estimated housing needs identified in the Housing Needs Assessment section of this housing element, State law requires that this element contain "An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment...." This inventory must identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of housing types for households of all income levels.

As part of the 2003-2008 Housing Element update, an analysis of the residential development potential of vacant land in the City of Turlock was completed in December 2002. Exhibit 4 shows the location of vacant land throughout the City and appendix E provides a summary of available residentially zoned land throughout the City of Turlock. Unlike most cities, Turlock requires a minimum development density in all of its residential zoning districts. As a result residential development below the stipulated densities is strictly prohibited. In addition, the City of Turlock has a current policy to implement the provisions of AB 2292 (Dutra) and prevent the down zoning of a residential property without a concomitant up zoning of a comparable property.

According to the State Department of Housing and Community Development's "*Housing Resources – Q&A,*" - *"The analysis of the relationship of suitable sites to zoning provides a means for determining the realistic number of dwelling units that could actually be constructed on those sites within the current planning period of the housing element. The analysis should also identify the zones the locality believes can accommodate its share of the regional housing needs for all income levels."*

Table 59 (Vacant Residential Acreage and Units) is a listing of vacant land by zone classification along with the conservative unit capacity for this classification. A total of

811.4 acres of vacant land are currently zoned residential in the City of Turlock that will accommodate up to 7,616 new housing units – 70.8 percent more units than that needed to meet the City's remaining Regional Housing Needs Assessment of 4,460 new units to be built by 2008.

Within the City of Turlock, high density residential districts and the medium density residential district have the lowest cost of construction per unit and would therefore be most suitable for very low and low income construction. In addition, fee costs are traditionally smaller per unit in the higher density zones. Single-family zones are most suitable to moderate and above moderate income housing construction. Low density residential can support both moderate and above moderate housing, while small-lot, low density residential zoning district (R-L 4.5) is most suitable to moderate income housing due to the higher density allowed per acre of zoned land. The higher density allows for more housing built at a lower cost. The Residential Estate district is most suitable for above income housing due to the minimum lot size per dwelling unit, see table 57, Zoning Categories and Usable Densities. Table 60 shows a possible distribution of suitable vacant land by income type.

Current multifamily zoned land, R-M and R-H, in Turlock can accommodate up to 3,126 multifamily units. The current vacant land zoned R-E, R-L, R-L 4.5, and mixed use zoning can accommodate up to 4,499 units. Thus, the total number of dwellings that can be accommodated exceeds that required by the RHNA. As demonstrated throughout this report, the City of Turlock has made providing affordable housing a priority.

It is recognized that multifamily zones represent 17.9 percent of the total land zoned for residential development. That acreage will accommodate a maximum of 3,126 multifamily units at a density of 7-30 units to the acre. The City has a policy of encourageing projects to be developed at the highest possible density and will not approve projects that have densities lower than what is allowable for that zone. For example, the Cherry Tree Village affordable housing project was constructed on a Medium Density Residential Zone (R-M) at 15.75 units per acres, exceeding the normal allowable density in the R-M zone through use of density bonuses. Similarly, the Silvercrest affordable housing project was constructed on a High Density Residential Zone (R-H) at 44 units per acre, which also exceeds the allowable density in that zone. In October of 2002, the City rezoned a commercial property to high density residential for an affordable housing project built at 31 units per acre. In addition, when an interested property owner on an underutilized parcel approaches the City to construct additional units, planning officials will work with the owner to make the best use of that property given setback and parking requirements. The City will continue to meet with the development community to ensure that this is sufficient to meet market demand, will monitor zone change requests on a quarterly basis, will monitor demand at the time of the Annual Update as required by the Governor's Office of Planning and Research (OPR), and will initiate zone changes, including annexations, as necessary to meet demand.

## TABLE 59
## VACANT RESIDENTIAL ACREAGE AND UNITS

| Zoning | A | R-E | R-L | *R-L w/ Second dwelling units** | R-L 4.5 | R-M | R-H | Mixed Zoning** | Non-Residential | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| Acres | 58.7 | 31.3 | 387.7 | *387.7* | 149.3 | 73.0 | 67.7 | 18.4 | 921.6 | 1707.7 |
| Units | 11 | 6- 94 | 1,163-2,714 | *2,326-5,428* | 747-1,493 | 511-1,095 | 1,016-2,031 | 113-178 | NA | 3,567-7,616 |

Source: December 2002 vacant land survey

* Due to changes in state law that reduced the processing requirements (AB 1866) to develop second dwelling units, it is possible to have a potential capacity of 5,428 units located in the R-L zone. The additional second dwelling units were not used in the calculation of total number of potential units that can be constructed on existing vacant parcels.

**The mixed zoning category reflects those parcels that are designated for a mix of commercial and residential use. As per policy 3-2-1, projects are encouraged to maximize residential components. In the past mix use projects have been built at a 60/ 40 residential to office ratio. Based on that ratio the potential units in the mixed use category were calculated.

## TABLE 60
## SUITABLE VACANT LAND (IN ACRES) BY INCOME CATEGORY

| Income Category | Residential Zoning | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | R-E | R-L | R-L 4.5 | R-M | R-H | Mixed Use | Total | Total Units |
| Very Low | 0 | 0 | 0 | 21.9 | 37.2 | 5.5 | 64.6 | 1,534 |
| Low | 0 | 0 | 29.9 | 29.2 | 20.3 | 1.8 | 81.2 | 1,379 |
| Moderate | 0 | 96.7 | 74.7 | 21.9 | 10.2 | 1.91 | 204.6 | 2,075 |
| Above Moderate | 31.3 | 291 | 44.7 | 0 | 0 | 9.18 | 331 | 2,617 |

While adequate vacant land is available within the City of Turlock to meet the 2003-2008 RHNA, future annexations to the City will be critical in meeting the State's longer-term projected housing needs. The City of Turlock is currently studying the feasibility of annexing an approximately 2033-acre area located immediately southeast of the City. Specifically, the study analyzes the costs associated with the provision of necessary public improvements, including, but not limited to, water, sewer, storm drainage, and transportation infrastructure that will enable the development of the Southeast Area with new residential development. Given the high cost of infrastructure improvements, the City of Turlock will seek financial assistance from various State and Federal agencies to help provide necessary public improvements to facilitate future residential growth. This will have the added benefit of reducing development costs, thereby potentially reducing the overall cost of housing for future residents.

## 2.2.o. INFRASTRUCTURE AVAILABILITY

Water and sewer is readily available to all residential vacant land within the developed portions of the city. The City is divided into four planning districts, Northwest, Northeast, Southwest and Southeast. For each of these quadrants, the city has established policies for future urban growth. As per City Council Resolution No. 98-036, annexations and growth are focused on one quadrant at a time to allow for timely and efficient use of infrastructure and resources. The City has adopted several master plans including water and sewer that will allow for infrastructure to be made available as additional housing is developed.

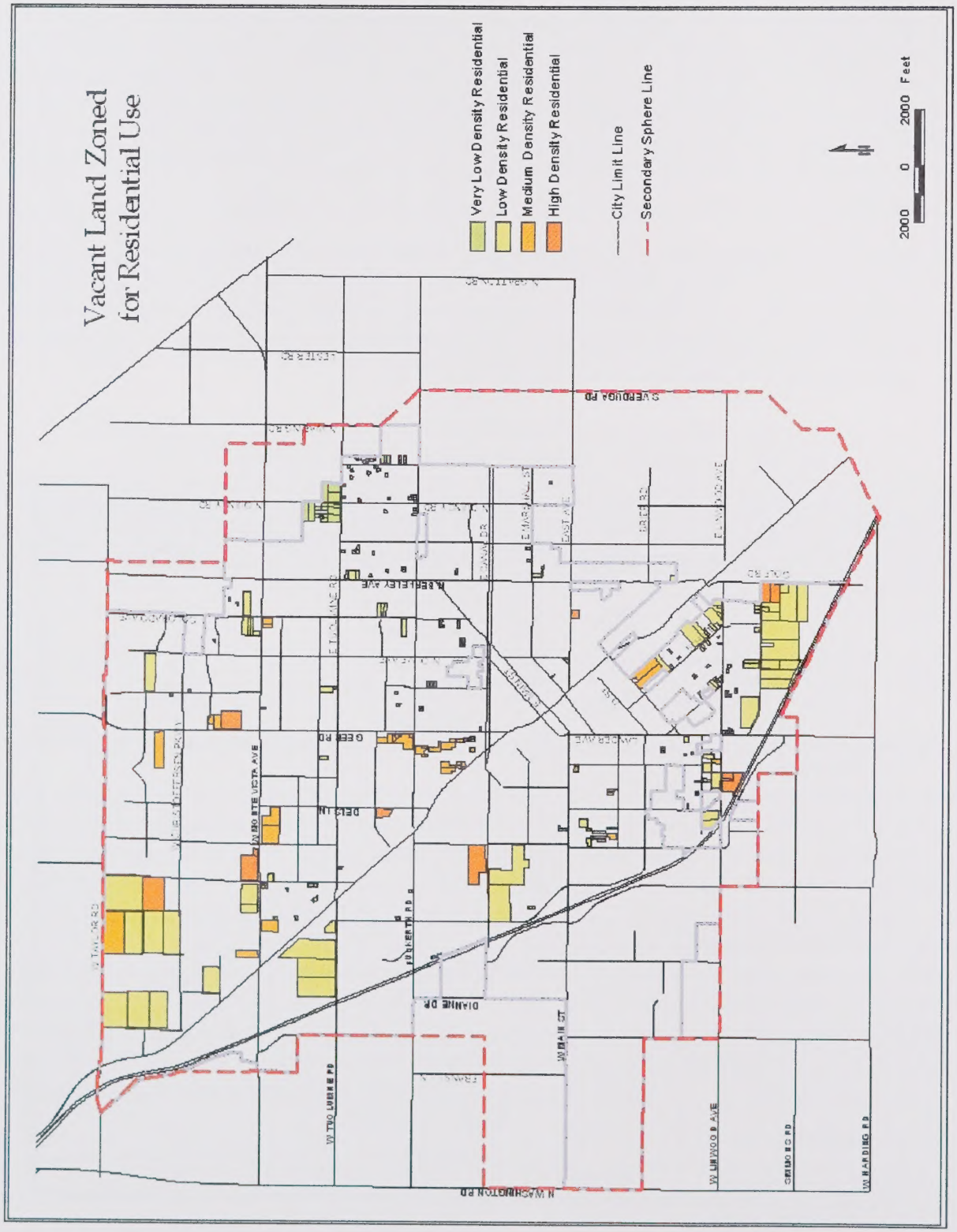
There are no environmental constraints that would inhibit developers from building on the parcels identified in the vacant land survey. Turlock is not located in a flood zone and is characterized by flat land. As a result no major grading would be required on these parcels. The vacant parcels identified in Appendix E are of general parcel size and can accommodate the densities of the designated zoning.

**TABLE 61**
**VACANT LAND BY PERMITTED HOUSING TYPE/ZONING**

| Permitted Housing Type/Zoning* | Number of Acres | Density Range | Average Dwelling Unit Capacity |
|---|---|---|---|
| Single Family (A, R-E, R-L, R–L 4.5, R-M, R-H) | 786.1 | 1DU/5 Acres-30DU/Acre | 3,968 |
| Multifamily and Rental (w/ permit) (R-M, R-H, C-O) | 149.9 | 7 DU/Acre- 30 DU/Acre | 1,575 |
| Mobilehomes, Manufactured Housing and mobile home parks (w/ permit) (R-E, R-L, R–L 4.5, R-M, R-H, C-O) | 727.4 | 0.2 DU/Acre- 30 DU/Acre | 3,957 |
| Emergency Shelters-Interim Housing (w/ permit) (A, R-E, R-L, R–L 4.5, R-M, R-H, C-O, C-C) | 786.1 | 1DU/5 Acres-30DU/Acre | 3,968 |
| Farmworker Housing (A, R-M, R-H) | 208.6 | 1DU/5 Acres-30DU/Acre | 1,586 |
| Mixed residential use | 18.36 | As per residential zoning | 96 |
| Currently non residential | 921.6 | NA | NA |

* Categories are mutually exclusive
Density is based on 2 unit/acre for R-E, 4 units/acre R-L, 5 units/acre for R-L 4.5, 7 units/acre for RM, and 15 units/acre for RH

## EXHIBIT 4
## LOCATION OF RESIDENTIAL LANDS BY PARCEL



## 2.3 CONSTRAINTS, EFFORTS, AND OPPORTUNITIES

The purpose of this chapter is to analyze potential and actual governmental and non-governmental constraints on the maintenance, improvement and development of housing in the City of Turlock. A discussion of Turlock's efforts to remove constraints and to promote energy conservation is included.

### 2.3.a. GOVERNMENTAL CONSTRAINTS

#### 2.3.a(1) State and Federal Policy

Actions or policies of governmental agencies, whether involved directly or indirectly in the housing market, can impact the ability of the development community to provide adequate housing to meet consumer demands. For example, the impact of federal monetary policies, and the budgeting and funding policies of a variety of departments can either stimulate or depress various aspects of the housing industry. Local or state government compliance or the enactment of sanctions (sewer connection or growth moratoriums) for noncompliance with the federal Clean Air and Water Pollution Control Acts can impact all types of development.

State agencies and local government compliance with state statutes can complicate the development of housing. Statutes such as the California Environmental Quality Act and sections of the Government Code relating to rezoning and General Plan amendment procedures can also act to prolong the review and approval of development proposals by local governments. In many instances, compliance with these mandates establishes time constraints that cannot be altered by local governments.

Local governments exercise a number of regulatory and approval powers which directly impact residential development within their respective jurisdictional boundaries. These powers establish the location, intensity, and type of units that may or may not be developed. The City's General Plan, zoning regulations, project review and approval procedures, development and processing fees, utility infrastructure, public service capabilities, and development attitudes all play important roles in determining the cost and availability of housing opportunities in Turlock.

#### 2.3.a(2) Land use controls

The General Plan is the primary land use control document. This policy document not only establishes the location and amount of land that will be allocated to residential development, but also establishes the intensity of development (in terms of unit densities and total number of units) that will be permitted. While nearly all components or elements of the General Plan contain goals and policies that influence residential development, it is the Land Use Element that has the most direct influence.

The City of Turlock Development Standards does not contain any unduly restrictive provisions. Building height, setbacks, lot areas, and parking are generally within the range of other similar sized cities in the State.

**TABLE 62**
**DEVELOPMENT STANDARDS BY RESIDENTIAL ZONE**

| Zone District | Bldg Height | Yard Setback | | | Minimum Lot Area | Lot Area Per DU | Parking Spaces | Open Space |
|---|---|---|---|---|---|---|---|---|
| | | Front | Side | Rear | | | | |
| R-E | 35 ft | 30 ft | 10 ft | 20 ft | 14,500 sf | 14,500 | 2/ DU | NA |
| R-L | 35 ft | 15 ft | 5 ft | 10 ft | 5,000 sf | 5,000 | 2/DU | NA |
| R-L 4.5 | 35 ft | 15 ft | 0-10 ft | 10 ft | 4,500 sf | 4,500 | 2/DU | 900 sf |
| R-M | 35 ft | 20 ft | 10-20 ft | 10 ft /story | 6,000 sf | NA | 1.5/ DU | 500 sf |
| R-H | 35 ft | 20 ft | 10-20 ft | 10 ft /story | 7,500 sf | NA | 1.5/ DU | 500 sf |

Source: City of Turlock Zoning Ordinance

2.3.a(3) Local Entitlement Fees and Exactions

Part of the cost associated with developing residential units is related to the fees or other exactions required of developers to obtain project approval and, the time required to conduct project review and issue land use entitlements. However, the time allowed for project review and approval are consistent with that provided by State law. Critics contend that lengthy review periods increase financial and carrying costs, and that fees and exactions increase expenses. These costs are in part passed onto the prospective homebuyer in the form of higher purchase prices or rents.

A brief survey demonstrates the generally above average cost in planning fees charged by the City of Turlock. For example, Turlock requires a fee of $5,775 for a general plan amendment, while Modesto, Stanislaus County, Ceres, and Patterson fees are all less. In Turlock, the average cost for a 20-lot subdivision would be $6,242, while in Modesto, the total cost is $2,575[1]. This higher cost can affect the affordability of homes. Turlock's application fees are based upon an MSI study to fully recoup the costs of processing land use applications. It is the City's policy that all development "pay its own way," and not be subsidized by the General Fund. The section of constraints removal explains how the City of Turlock addresses these constraints for affordable housing.

[1] Modesto is currently in the process of significantly increasing its application fees.

## TABLE 63
## PLANNING APPLICATION FEES – SURROUNDING JURISDICTIONS

| Jurisdiction | General Plan Amendment | Zone Change | Tentative Tract Map | Variance |
|---|---|---|---|---|
| Turlock | $5,775 | $5,197.50[2] | $2,541 | $1,102 |
| Modesto | Actual cost with a $3,000 deposit | $1,000 | $730 | $205[3] |
| Patterson | $2,375 | $2,625 | $2,925 | $805 |
| Ceres | Actual cost with a $2,000 deposit | $1,597 | $786 | $629 |
| Stanislaus County | $1,725 | $1,720 | $2,005 + $10/lot | $1,210 |

Source: City and County Planning Departments

Fees, land dedications, or improvements are also required in most instances to provide an adequate supply of public parkland and to provide necessary infrastructure (streets, sewers, and storm drains) to support the new development. While such costs are charged to the developer, most, if not all, additional costs are passed to the ultimate product consumer in the form of higher home prices or rents.

The significance of the necessary infrastructure improvements in determining final costs varies greatly from project to project. The improvements are dependent on the amount of existing improvements and nature of the project. A Capital Facility Development Fee to offset the cost of transportation, police, general government, and fire protection is assessed to each new housing unit constructed within the Turlock area. The amount of the fee is determined by the land use type and the quadrant the project is located. On average, the per unit fee cost is $5,139 for low density residential, $3,685 for medium density residential, and $3,523 for high density residential. This fee can be deferred if it can be clearly demonstrated that the fee (alone) will increase the cost of the housing so that it is no longer affordable to low income households. Therefore, fees are not considered a constraint on the construction of higher density, affordable housing in Turlock.

The Turlock Joint Elementary School District and the Turlock Joint Union High School District serve the City of Turlock. These districts, which operate under one administration, have a school impact fee on development; this fee of $2.26 per square foot can add significantly to the cost of development, but is consistent with the amount established by California Government Code Section 65995 et seq. Senior housing is exempt from school fees because it does not impact the demand for schools.

[2] Fees are reduced when filied with a planned development application
[3] For single family situations, $845 for all others

Compliance with numerous governmental laws or regulations can also add to the cost of housing. Requirements which relate to site coverage, parking, and open space within developments can indirectly increase costs by limiting the number of dwelling units which can occupy a given piece of land. This is especially true with larger units when the bulk of the buildings and increased parking requirements occupy an increasing share of the site. In some instances, developers must decide whether or not to build smaller units at the maximum allowable density or fewer larger units at a density less than the maximum. Either solution can have different impacts on the housing market.

Building a higher number of smaller units can reduce costs and provide additional housing opportunities for smaller households but does not accommodate the needs of larger families. Larger units can be made available to families, but because of their size and lower density, the cost of these units is higher.

Other development and construction standards can also impact housing costs. Such standards may include the incorporation of additional design treatment (architectural details or trim, special building materials, landscaping, and textured paving) to improve the appearance of the development. Other standards included in the Uniform Building Code requiring developers to address such issues as noise transmission and energy conservation that can also result in higher construction costs. While some features (interior and exterior design treatments) are included by the developer as amenities to help sell the product in the competitive market, other features (i.e. those required to achieve compliance with energy conservation regulations) may actually reduce monthly living expenses;. However, all these features may add to the initial sales price, resulting in an increasingly difficult hurdle for many new homebuyers to overcome.

There is a growing concern that the prevailing wage requirements of SB 975 will adversely impact the production of low income housing in California. By increasing wage costs for builders of low income housing, prevailing wage requirements likely will reduce the number of housing units that can be produced with existing resources. The City will monitor the progress of cost analyses being undertaken by the building industry and report the impacts in the annual report.

2.3.a(4) Processing and Permit Procedures

The time required to process a project varies greatly from one project to another and is directly related to the size and complexity of the proposal and the number of actions or approvals needed to complete the process. The following chart identifies the most common steps in the entitlement process. It should be noted that each project does not necessarily have to complete each step in the process (i.e., small scale projects consistent with General Plan and zoning designations do not generally require Environmental Impact Reports, General Plan Amendments, Rezones, or Variances). Also, certain review and approval procedures may run concurrently. Since a majority of Environmental Impact Reports (EIR) are prepared in response to a General Plan Amendment request, these two actions are

often processed simultaneously. Turlock also encourages the joint processing of related applications for a single project. As an example, a rezone petition may be reviewed in conjunction with the required site plan, a tentative tract map, and any necessary variances. Such procedures save time, money, and effort for both the public and private sector. However, it is important to note that processing timelines could not be make any shorter without violating State laws, particularly as they relate to public noticing, compliance with the California Environmental Quality Act, etc.

**TABLE 64**
**DEVELOPMENT REVIEW AND APPROVAL PROCEDURES**
**CITY OF TURLOCK**

| Action/Request | Processing Time | Comments |
|---|---|---|
| Environmental Impact Report (Fee: 5% of EIR Cost) | 4-6 Months | Processing and review time limits controlled through CEQA. Accepted by decision making body |
| Negative Declaration (Fee: $346.50) | 3-4 Weeks | Processing time can be extended if the project has a longer review and approval period. Adopted by decision-making body. |
| General Plan Amendment (Fee: $5,775) | 8-10 Weeks | Gov. Code Section 65358 limits the number of times any element of the General Plan can be amended each calendar year. Requires a public hearing for the City Council and Planning Commission. |
| Zone Change (Fee: 0-10 acres $5,197 11-20 acres $6,352 >20 acres $8,431 | 8-10 Weeks | Requires a public hearing for the City Council and Planning Commission. |
| Parcel Map (Fee: $525 application fee) | 8-10 Weeks | Requires a staff led public hearing. Maybe referred to Planning Commission for additional review, if necessary. |
| Tentative Tract Map (Fee: $2,541) | 6-8 weeks | Requires a public hearing before the Planning Commission. |
| Variance (Fee: $1,102) | 6-8 Weeks | Approved by Planning Commission |
| Conditional Use Permits (Fees: minor $997, medium $2,205, major $3,150) | 6-8 weeks | Requires a public hearing before the Planning Commission. |
| Minor Discretionary Permit (Fees: minor $420, medium $997.50, major $2,992.50) | 3-4 weeks | Staff Level Review |

When developers have a project proposal, the City invites them to a Predevelopment Meeting. These meetings, held each week free of charge, provide developers with an opportunity to meet with various City staff representing numerous City departments (i.e. planning, building, housing, redevelopment, engineering, fire, etc.) to strategize about project design, City standards, necessary public improvements, and funding strategies (where appropriate).

2.3.a(5) Building Codes and Enforcement

Compliance with Building Code standards often adds to the cost of construction, but is seen as necessary to protect the health, safety and welfare of the citizens. Compliance results in greater construction costs up front but ensures that the buildings retain their structural integrity. The City of Turlock does not have any amendments to its building codes that might diminish the ability to accommodate persons with disabilities.

In November 2002, the City of Turlock adopted the 2001 Uniform Building Code (UBC), Uniform Housing Code, and the Uniform Code for the Abatement of Dangerous Buildings. New structures must conform to the standards of the UBC. When a project is plan checked, it is reviewed for minimum compliance with the 2001 California Building Codes (CBC). This includes Electrical, Plumbing, Mechanical (heating & cooling), Structural, Energy Compliance, Non-Structural(building exits, interior environment, etc..) and Disabled Access (commercial buildings). The Uniform Housing Code is not applicable to structural modifications or additions. The Uniform Code for the Abatement of Dangerous Buildings applies to all buildings, old or new. These building codes ensure structural integrity, and facilitate the City's efforts to maintain a safe housing supply.

2.3.a(6) On- and Off-Site Improvements -

For residential projects the City requires both on- and off-site improvements. These include: curb/gutter and drainage facilities, sidewalks, paved streets, landscaping and water and sewer service. Such improvements are required as a condition of the subdivision map, or if there is no required map, improvements are required as part of the building permit. These on- and off-site improvements promote the health, safety and general welfare of the public.

Curbs/gutters and drainage facilities direct storm and runoff water out of residential developments. City roadways are required to be paved. Pavement creates an all-weather roadway, facilitates roadway drainage, and reduces dust. It also produces a high speed circulation system and facilitates relatively safe traffic movement. Roadways are classified by the City according to traffic needs. They are as follows:

- Arterial - 6 lanes, 100-110 feet right-of-way, with left turn median
- Major Collector- 4 lanes, 94 feet right-of-way, with two bicycle lanes
- Collector – 2 lanes, with a 60 foot right-of-way
- Local - 2 lanes, 50-54 foot right-of-way

Arterials and collectors are designated on the General Plan according to existing and projected needs. Developers are responsible for the development of roadways associated with the residential project and also participate in regional transportation system improvements through payment of a Traffic Impact Fee (refer to discussion in Section 2.3, Constraints, Efforts, and Opportunities).

Sidewalks are for movement of pedestrian traffic. Where sidewalks are available, safety of pedestrian traffic is enhanced, particularly for school-age children, the elderly and the physically impaired.

Landscaping is required for all zoning districts. Residential districts require 30 percent of the site to be landscaped. Such landscaping would include, but not be limited to, shrubbery, trees, grass and decorative masonry walls. Landscaping contributes to a cooler and more aesthetic environment in the city by providing relief from developed and paved areas. All landscaping is installed by the developer and must be approved prior to occupancy of any building.

Development of and connection to municipal water and sewer services are required as a condition of approving tract maps. Water service is necessary for a constant supply of potable water. Sewer services are necessary for the sanitary disposal of wastewater. These off-site requirements allow for the development of much higher residential densities.

2.3.a(7) Persons with Disabilities

Specifically, compliance with SB 520 (Article 10) is met by permitting supportive multifamily or single family housing for the disabled in any residential zone that permits non-designated single or multifamily housing. Over the last housing element period, 133 units of disabled designated housing for 55 and older were constructed in Turlock. In addition, the City provides rehabilitation grants to disabled persons to improve access and mobility in their homes.

The City of Turlock offices are handicapped accessible. Disabled applicants are treated with the same courtesy as all applicants. They are provided one-on-one assistance to complete the forms for zoning, permits, or other building applications. The City will reasonably accommodate any specific verbal or written request for assistance. Applications for retrofit are processed over-the-counter in the same process as for improvements to any single family home.

The City of Turlock continually reviews its ordinances, policies, and practices for compliance with fair housing laws. A recent review resulted in a broadened and

revised definition of "family" to include State and Federal definitions relating to unrelated adults living together as a household unit.

All multifamily complexes are required to provide handicapped parking at a rate of one for every 20 non-handicapped spaces. One parking space is to provided for each dwelling unit designed for people with disabilities. The City works with the developers of special needs housing and will reduce parking requirements if the applicant can demonstrate a reduced need for parking.

The City permits group homes with six or fewer persons in any residential zone, as well as the agricultural and commercial office districts, without restriction or additional permits. This allows proponents to locate these facilities in any area they can afford without additional development or permit costs. The development of group homes is, therefore, a market issue, not a jurisdictional issue.

State-licensed group homes are permitted in residential districts, in the agricultural district with a conditional use permit, and in the commercial office district with a staff-level minor discretionary permit. There are no regulations relating to the siting of special needs housing in relationship to distance or location to one another.

The City of Turlock holds public hearings for every change or amendment to any ordinance, policy, program, procedure, funding, or other similar action. There is no public comment request for the establishment of a state-licensed group home, regardless of size. The zoning ordinance was amended in February 2002 and states (in part) *State licensed group homes, foster homes, residential care facilities, and similar state-licensed facilities, regardless of the number of occupants, are deemed permitted by right in a residential zoning district, pursuant to state and federal law.*

There are no special conditions for group homes that also provide services, such as counseling, if there will be six persons or less in residence, or if the larger facility is located in a commercial zone or civic center. However, if the larger facility is planned in a residential zone, the service component will become a part of the Use Permit process outlined above.

### 2.3.b. NON-GOVERNMENTAL CONSTRAINTS

The ability to address the underserved needs of the citizens of the City of Turlock is challenging, especially since so many of the impediments to providing services are beyond the scope of municipal governments. The responsibility for identifying, responding to, and mitigating these needs rests with the variety of agencies providing services. Funding limitations exist at all levels.

The private market influences the selling and rental prices of all types of housing. This includes existing and new dwelling units. While actions within the public sector play important parts in determining the cost of housing, the private sector affects the residential

markets through such mechanisms as supply costs (i.e., land, construction, financing) and value of consumer preference.

2.3.b(1) Availability of Financing

Another constraint affecting housing costs is the cyclical nature of the housing industry. Housing production can vary widely from year to year with periods of above-average production followed by periods of below-average production. Fluctuations are common in most industries, but appear to be more dramatic in the homebuilding sector because of the susceptibility of the industry to changes in federal fiscal and monetary policies. Turlock has a relatively stable housing market despite interest rate fluctuations. Building permits for new residential units average 364 units per year since 1992.

One of the significant components to overall housing cost is financing. After decades of slight fluctuations in the prime rate, the 1980's saw a rise in interest rates, which peaked at approximately 18.8 percent in 1982. As the decade closed and the economy weakened, the prevailing interest rate was around 10 percent. The decade of the 1990's has seen interest rates drop dramatically, fluctuating between six and eight percent. Through 2002, the rates on a 30-year fixed rate mortgage have varied between just below six percent and eight percent. For the first time since the 1960's, some mortgage rates have fallen below six percent.

According to data in Table 49, Median Single Family Sales Price, the median price for a single family home sold in 2002 in Turlock was $198,602. Assuming a 10 percent down payment, and a 30-year fixed rate mortgage, the Principal-Interest-Taxes-Insurance (PITI) payment can be estimated between $1,427 for a six percent interest rate and $2,108 for an 11 percent interest rate. These monthly payments are affordable for households with incomes between $57,080 and $84,320. In 2003, an estimated 20.9 percent of the Turlock households have incomes of $84,320 or greater, so about one fifth of the households can afford the typical single family home despite fluctuations in the interest rate.

**TABLE 65**
**AFFORDABLE HOUSING COST**

| Interest Rate | Selling Price | Net Monthly Payment* | Income Required ** |
|---|---|---|---|
| 6.00% | $198,602 | $1,427 | $57,080 |
| 7.00% | $198,602 | $1,553 | $62,120 |
| 8.00% | $198,602 | $1,686 | $67,440 |
| 9.00% | $198,602 | $1,823 | $72,920 |
| 10.00% | $198,602 | $1,964 | $78,560 |
| 11.00% | $198,602 | $2,108 | $84,320 |

* Assumes a 10 percent down payment and Taxes and Insurance at $253 per month. ** Assumes 30 percent of income towards net monthly payment.

2.2.f(6)First Time Homebuyer

Another aspect of a comprehensive housing program is the need to assist low income entry level homebuyers. These households could be caught between increasing rents and the difficulty of saving money for a down payment, while preferring an opportunity to own a home and accumulate equity. These households generally are willing to pay up to 35 percent of their income in order to own their own home.

The 2002 median sales price for a single family home in the City of Turlock was $198,602. Using a conventional mortgage rate of 6.6 percent, and a down payment of 5 percent, for a 30-year loan of $192,672 (including closing costs) would require a monthly payment (including principle, interest, taxes, insurance, utilities) of $1,476 or an annual income of $50,606 assuming that 35 percent of income is paid towards the net monthly payment. See the following table.

With Turlock First Time Homebuyers program, $3,000 must be contributed to the down payment. The program will then loan the qualified household up to $40,000, which is to be paid back with 5 percent interest after the first five year. With this additional money the same loan would require an annual income of $38,846. Approximately, 8.1 percent of the households in the City of Turlock earn incomes in the $43,406-$50,606 income range.

According to the City's first time homebuyer program, a qualifying household must be below 80 percent of the Stanislaus County Median Income. For a typical four person household this income limit is $38,400, which below the base income needed to purchase a house at the median rent with the current first time homebuyer program. This household would only be able to afford a home price of $139,324 or less. Approximately 10 houses are currently listed at below that home price.

**TABLE 66**
**FIRST TIME HOMEBUYER ASSISTANCE**

| House Price | Closing Costs | HOME* Assistance | Buyer Down-payment | Loan Amount | *Monthly Payment | Required Income ** |
|---|---|---|---|---|---|---|
| $198,602 | $4,000 | None | $9,930 (5%) | $192,672 | $1,476 | $50,606 |
| $198,602 | $4,000 | $40,000 | $3,000 | $159,602 | $1,266 | $43,406 |

*Taxes, Utilities Insurance are assumed to be $253, ** Assumes 35 percent of income towards net monthly payment.
Source: Laurin Associates

Factors:

- 2003 Renter Households: 8,485
- Percent of Households within Target Income Range ($43,406-$50,606): 8.1 %

8,485 x 8.1% = 687 First-Time Homebuyers

2.3.b(2) Cost of Land

The cost of raw, developable land has a direct impact on the cost of a new home and is, therefore, a potential non-governmental constraint. The higher the raw land costs, the higher the price of a new home. Normally, developers will seek to obtain city approvals for the largest number of lots obtainable on a given parcel of raw land. This allows the developer to spread the costs for off-site improvements (i.e., streets, water lines, etc.) over the maximum number of lots.

Currently, raw residentially zoned land ready for development sells for $90,000-120,000 per acre. Finished lots range from $90,000 for a typical 6,000 square foot residential parcel up to approximately $125,000 for larger custom home parcels.

As the availability of vacant residential land becomes scarcer over time, the cost of vacant land will increase in the City of Turlock. However, with the amount of currently vacant residentially zoned land, it will be several years before availability adversely affects land costs. As a general rule, if the land cost component in the City of Turlock remains within 35 percent of land cost, then the availability of land should not pose a significant constraint on the development of housing for all income groups.

2.3.b(3) Cost of Construction

The costs of labor and materials have a direct impact on the price of housing and are the main components of housing cost. Residential construction costs vary greatly depending upon the quality, size, and the materials being used. In 2002, construction costs are on average $63.30 per square foot for single family units.

Product design and consumer expectations also influence the types and styles of units being constructed in this area. Today's new homes are quite different than those produced during the 1960's. Numerous interior and exterior design features (larger master bedroom suites, microwave ovens, trash compactors, dishwashers, wet bars, decorative roofing materials, exterior trim, and architectural style) make it difficult to make direct comparisons in costs over the years. In a highly competitive market, many consumers consider these "extra touches" as necessities when buying a new home. While the basic shelter or "no frills" house has met with varying degrees of consumer acceptance, the high costs of homeownership may lead to a return to less complicated designs.

A significant constraint to many families is the specific design features (lack of recreational facilities or unit size and design) in individual projects that are not suited for children. In addition, design features such as stairs, hallways, doorways, counters, and plumbing facilities may restrict access to handicapped persons.

## 2.3.c. CONSTRAINT REMOVAL EFFORTS

The City of Turlock has instituted actions aimed at reducing the impact of the public sector role in housing costs. The City's processing policies regarding "piggyback" or concurrent review of related applications for a single project also reduce overall time and costs.

Although the City's processing and development fee structure accounts for only a fraction of the final costs, cost implications for developers of low-income housing can be significant when any increase inhibits the ability to provide units affordable to their clients. To offset developer's costs, the City can defer payments of the development fees. In addition, the City's Capital Facility Development Fees are significantly less for multifamily projects than single-family projects.

The City provides cost reductions to developers through its adopted Density Bonus Ordinance when low and very-low income housing units are proposed. Further cost reductions occur in the form of increased densities and concessions such as flexibility in site development standards and zoning code requirements, deferment in development fees, financial aid from the Redevelopment Agency, and/or accelerated plan check. In addition, the City operates a community development grant for non-profits through the Housing Program Services division, which grants affordable developments up to $20,000 for project costs.

Cost reductions occur through the more efficient use of land in the Commercial/Residential land use zone and the Planned Development (PD) program. For example, the PD residential districts of the zoning code allow design flexibility through, but not limited to, small lots, zero lot line, cluster developments, mixed unit types, and high-rise apartments.

## 2.3.d. OPPORTUNITIES FOR ENERGY CONSERVATION

Two basic and interrelated approaches to creating energy conservation opportunities in residences are conservation and development.

### 2.3.d(1) Conservation

Conservation can be accomplished by reducing the use of energy-consuming items, or by physically modifying existing structures and land uses. The California Energy Commission first adopted energy conservation standards for new construction in 1978. These standards, contained in Title 24 of the California Administrative Code, contain specifications relating to insulation, glazing, heating and cooling systems, water heaters, swimming pool heaters, and several other items. Specific design provisions differ throughout the State depending upon local temperature conditions. Because of the warm climate, some of the insulation and heating standards are significantly less stringent in Turlock.

The California Energy Commission revised the standards for new residential buildings in 1981. These "second generation" standards were then delayed until 1983 when AB 163 was passed which provided options for complying with the standards.

Although the energy regulations establish a uniform standard of energy efficiency, they do not insure that all available conservation features are incorporated into building design. Additional measures may further reduce heating, cooling, and lighting loads, and overall energy consumption. While it is not suggested that all possible conservation features be included in every development, there are often a number of economically feasible measures that may result in savings in excess of the minimum required by Title 24. Title 24 energy requirements are consistently reviewed in all building applications processed in the City.

With in the Open Space and Conservation Element of the City of Turlock's General Plan, the City outlines several goals and policies pertaining to Energy Conservation. As part of the residential design review process, all developments must be reviewed to the Energy conservation Guidelines. These guidelines include that all residential developments should be oriented to be within 22.5 degrees of the east-west axis to maximize south-wall and minimize west-wall exposure, roof overhangs, wood trellises and other sunshade devices should be provided to shape the east and west building surfaces and windows, deciduous tree cover should be provided to shade streets and parking areas and to reduce summer heat radiation, use of solar collectors of water, space and swimming pool heating should be encouraged, and construction material conservation is to be encouraged. The City also has a policy to support TID and Pacific Gas and Electric programs to encourage retrofit measures such as weather-stripping and insulation.

2.3.d (2) Development

Solar energy is a viable alternate energy source for the City of Turlock. There are two basic types of solar systems: active and passive. In passive solar systems, the structure itself is designed to collect the sun's energy, then store and circulate the resulting heat similar to a greenhouse. Passive buildings are typically designed with a southerly orientation to maximize solar exposure, and are constructed with dense material such as concrete or adobe to better absorb heat. Properly placed windows, overhanging eaves, and landscaping can all be designed to keep a house cool.

Active solar systems typically collect and store energy in panels attached to the exterior of a house. This type of system utilizes mechanical fans or pumps to circulate the warm/cool air, while heated water can flow directly into a home's hot water system. Solar cells absorb the sun's rays to generate electricity and can substantially reduce electric bills. Technology has made the cells increasingly efficient, and has reduced their cost to the level that may make them more popular with the average consumer.

Although passive solar systems generally maximize use of the sun's energy and are less costly to install, active systems have greater potential application to cool and heat a house plus, and to provide it with hot water and electricity. This may mean lower energy costs for Turlock residents.

Approximately 45 percent of the City's housing stock has been built since 1980 and most of these units benefit from Title 24 and other energy conservation measures. Some conservation opportunities will come from remodeling existing residences. Major opportunities for residential energy conservation will include insulation and weatherproofing, landscaping, and maximizing orientation and lowering appliance consumption. With the energy crisis of 2001, many new residential structures are incorporating energy conservation equipment and design, as well as technological advances (such as automatic timers to control air conditioning, lighting, etc.) to help reduce energy dependence.

Pacific Gas and Electric provides gas, and Turlock Irrigation District (TID) provides electric service to Turlock residents. These companies offer company a variety of energy conservation programs and information services that are available to residents.

**Pacific Gas and Electric Rebates:**

- Weatherization: If homes and apartments are not sealed tightly, energy used for heating and cooling can be wasted. Weatherization helps to decrease energy costs and increase comfort. Weatherization services may include attic insulation, weather stripping and caulking around areas where air leakage occurs, exhaust fan dampers, air duct repair, water heater blankets, and low-flow showerheads. Approved low income residence may be eligible for free weatherization services.

- Home Improvements: High-performance windows can help reduce energy costs, condensation and color fading due to sunlight, and increase the comfort of the home. Customers of PG & E can receive a rebate of $0.50 per square foot of high-performance dual-paned replacement windows purchased and installed in the home. In addition, qualified costumers can receive a rebate of $0.15 per square foot by purchasing and installing attic or wall insulation for the home.

- Home Appliance Rebate Program: PG & E is offering rebates on the purchase of Energy Star® home appliances. Customers of PG & E are eligible for rebates on cooling systems of $20-$425, depending on the needed appliance, heating systems rebates of $100- $500 and appliance rebates of $50-$75.

- California 20/20 Program: If PG & E costumers reduce their electricity use by 20 percent, they receive a credit equal to 20 percent of

their summer electric bills from the Department of Water Resources under California 20/20 Rebate Program

➢ Pacific Gas & Electric Company's Multi-Family Program is for property owners and managers of existing residential dwellings or mobile home parks that contain five or more units. The program encourages the installation of qualifying energy efficient products in individual tenant units, and for common areas of residential apartments, mobile home parks and condominium complexes.

Rebates are being offered on a first-come, first-served basis until March 31, 2003. Some products may require installation by an appropriately licensed contractor. This program may be reinstated for 2003 and the subsequent years.Here is a list of qualifying products and their rebates, based on category:

**Apartment Improvements**

- ENERGY STAR Labeled Ceiling Fans with Compact Fluorescent Lights (CFL) - $20
- ENERGY STAR Labeled Screw-In CFL - $2
- ENERGY STAR Labeled Exterior Hardwired Fluorescent Porch Light Fixture - $30
- ENERGY STAR Labeled Clothes Washers - $75
- ENERGY STAR Labeled Dishwashers - $50
- ENERGY STAR Labeled Programmable Thermostats - $20
- High Performance Dual Paned Windows - $0.50/square foot
- Attic and/or Wall Insulation - $0.15/square foot
- Low-Flow Showerheads - $3.75
- Faucet Aerators - $1.25

**Common Area Improvements**

- High Efficiency Exit Signs - $13.50 (new exit sign), $4.50 (retrofit kit)
- ENERGY STAR Labeled Screw-In CFL - $2
- Occupancy Sensors - $10
- Photocells - $10
- High Performance Dual Paned Windows - $0.50/square foot

**Mechanical Improvements and High Efficiency Cooling and Heating Equipment**

- Central System Natural Gas Boilers - $1500
- Central System Natural Gas Hot Water Heaters - $550
- Energy Efficient Package Terminal Air Conditioners and Heat Pumps - $100

- Natural Gas Water Heater or Boiler Controllers - $750
- ENERGY STAR Labeled Programmable Thermostats - $20
- ENERGY STAR Central Natural Gas Furnace - $200
- Natural Gas Storage Water Heater - $50
- ENERGY STAR Labeled Room Air Conditioners - $50
- Energy Efficient Central Air Conditioner - $100-$425
- Energy Efficient Central Heat Pump - $175-$500

**Turlock Irrigation District Rebates**

Clothes Washer
Purchase and install a qualifying ENERGY STAR 2001 rated energy-efficient clothes washer and receive a $75 rebate. Clothes washer must have been purchased after January 1, 2002 and you must also have an electric clothes dryer to qualify.

Refrigerators
Purchase and install a qualifying ENERGY STAR 2001 rated energy-efficient refrigerator unit and receive a $125 cash rebate.

Air Conditioners
*Room Air Conditioner* – Purchase and install a qualifying ENERGY STAR 2000 rated window mounted or pass-through wall mounted air conditioner and receive a $75 cash rebate.

*Central Air Conditioner Retrofit* – Replace your old, less efficient, central AC unit with a 12 SEER or greater model and receive up to $600 toward the purchase.

Whole House Fans
Purchase and install a whole house fan and receive a $75 cash rebate.

Window Measures
Purchase and install (do-it-yourself or by a professional) the following window treatments and receive a rebate of $1 per square foot (excludes windows with northern exposures):

*Sun Screens* – Heavy duty, vinyl coated polyester fabric (i.e., Phifer "Sun-Tex")

*Solar Film* – Must have a shading coefficient of 0.40 or less

*Low-E Glass* – New windows coated from the factory with low-E glass coating

Window Awnings – Heavy duty exterior window awnings

# SECTION 3.0

## ISSUES, TRENDS. AND QUANTIFIED OBJECTIVES

The purpose of this chapter is to assess state, regional, and local housing issues, in order to provide a foundation for the City of Turlock's Housing Program.

### 3.1 - STATE ISSUES AND POLICIES

In 1980, the State of California amended the Government Code by adding Article 10.6 regarding Housing Elements. By enacting this statute, the legislature found that "the availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order. The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels. Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community..."

A May 22, 2000 update to the Statewide (1996-2000) Housing Plan indicates that California may have to accommodate 45 million people by 2020. To meet the enormous needs for housing and other services, the State will have to use all the resources at its disposal.

The five-year housing strategy is intended for the utilization of federal resources toward housing needs in the state. Three broad objectives are identified for the use of federal funds:

- Meeting low-income renters needs.
- Meeting low-income homeowners needs.
- Meeting the needs of homeless persons and households requiring supportive services.

Within the five year strategy is a sub-list of strategies that are intended to address housing as a statewide concern:

- Development of New Housing (assisting local governments in preparing and implementing housing elements of their general plan, expedited permit processing for affordable housing, funding resources, and fostering partnerships between housing providers).

- Preservation of Existing Housing and Neighborhoods (rehabilitation of existing homes, code enforcement, preserving government-assisted housing projects, and mobile home ownership).

- Reduction of Housing Costs (development on surplus and under-utilized land, self-help construction and rehabilitation programs, tax-exempt bonds for development and

rehabilitation, financing and manufactured homes, eliminating duplicative environmental review procedures, and revising regulations that add to the cost of housing development).

- Much higher levels of housing construction are needed to adequately house the State's population.

- High housing cost burdens are increasingly an issue for both owners and renters. The combination of upward price pressure in the housing markets and relatively tight urban housing markets has led to increasing cost burdens, particularly for low-income renter residents.

- In some portions of the State, the level of overcrowding has dramatically increased.

- A substantial portion of affordable rental housing developments statewide are at risk of conversion to market rate use.

- Significant numbers of temporary agricultural workers migrate throughout the State; facing housing challenges that impact their welfare.

- Homeless individuals and households face significant difficulties in obtaining shelter and reintegrating themselves into the broader society.

### 3.2. - TURLOCK ISSUES AND TRENDS

The following is a summary of housing trends in Turlock.

- Over the last Housing Element period, the Turlock Housing Program was effective in meeting 57.6 percent of the Regional Housing Needs Assessment (RHNA) goals. Affordable housing types and economic segments have been accommodated through the Housing Program.

- The City has continued to accommodate additional households, providing maximum housing assistance within its resources for very low, low, and moderate income families. With a viable General Plan and consistent zoning, the City has provided for housing growth far beyond this housing element period.

- Five key household trends impacting Turlock's housing are:

    - A decrease in affordability of single family homes
    - A continuing demand for subsidized rental units(for a variety of special needs groups, including but not limited to seniors, college students, and large families).
    - A demand for multifamily units (for a variety of special needs groups, including but not limited to seniors, college students, and large families)
    - An increase in housing overcrowding
    - A projected increase of 1,301 households over the next five years.

- Currently 67.6 percent of the Turlock housing stock is in good condition, 32.3 percent is in need of some sort of rehabilitation, and only 0.1 percent or 10 units were found to be dilapidated.

- One project of 70 units is "at-risk" of converting to market rate over the next ten years. However, the owners have opted to renew their Section 8 contract annually and have indicated they do not have immediate plans to opt-out. The City will continue to monitor the situation on an annual basis.

## 3.3. – POLICY GOALS AND QUANTIFIED OBJECTIVES

The goals, objectives, and programs of the 1993 City of Turlock Housing Element focused on recommending studies to determine the housing needs of the community. The current update continues to address the adequate site issues, the availability of federal and state housing programs and housing preservation, the identification and mitigation of constraints to affordable housing, and the identification of incentives.

The objectives in this update will be quantified to meet the Regional Housing Needs Assessment (RHNA) for the City, as prescribed by Stanislaus Council of Governments.

The City of Turlock has six broad housing priorities:

1. Assist in the development of housing opportunities and accessibility for all economic levels in the City.

2. Remove constraints that hinder the production and conservation of affordable housing projects.

3. Provide and maintain an adequate supply of sites for the development of affordable new housing.

4. Preserve, rehabilitate, and enhance existing housing and neighborhoods.

5. Ensure that all housing programs are available without discrimination on the basis of race, color, religion, sex, national origin, ancestry, marital status, age, household composition or size, or any other arbitrary factor.

6. Encourage and enhance intergovernmental, public, and private coordination and cooperation to achieve an adequate supply of housing for all residents of the community.

## TABLE 67
## QUANTIFIED OBJECTIVES

| OBJECTIVE | NUMBER |
|---|---|
| Preservation | 70 |
| New construction- Very Low Income | 915 units |
| Low Income | 710 units |
| Moderate Income | 875 units |
| Above Moderate Income | 1,281 units |
| Rehabilitation | 25 |

# SECTION 4.0

## HOUSING PROGRAM

The purpose of this chapter is to formulate a housing program that will guide the City of Turlock and all of its housing stakeholders toward the preservation, improvement and development of housing for all economic levels. It is the City's intent to create a municipal climate that encourages quality, varied, affordable housing development by both the public and private sectors. The following program includes goals, objectives and programs that will form the foundation for specific activities.

## 4.1 - GOALS, OBJECTIVES, POLICIES AND PROGRAMS

### GOAL 1: HOUSING OPPORTUNITIES AND ACCESSIBILITY

It is the Goal of the City of Turlock to concentrate its efforts to increase the availability of permanent housing for all community residents.

Objective 1-1: Seek assistance under federal, state, and other programs for eligible activities within the City that address affordable housing needs.

Policy 1-1-1: Continue to apply to HUD and State HCD for grant funds that may be used for housing-related programs.

Program: The City will increase its coordination with the State HCD staff to ensure that it will be among the first jurisdictions to apply for the new funding which will be made available through the recently approved Proposition 46.

Responsibility: Community Development Department

Timing: Immediate

Program: The City of Turlock receives an entitlement of approximately $1.8 million dollars a year in federal assistance. That represents $712,000 in CDBG funds, and $1.1 million in HOME funds. The City of Turlock through the Housing Division must prepare a five year consolidated plan to describe the types of projects the City is proposing. Each year a specific Annual Action Plan is requires to further refine the goals and projects originally proposed in the Consolidated plan. HOME consortium funds are also allocated to the City on an annual basis. The HOME consortium member agencies (Patterson, Oakdale, Stanislaus County, and Turlock) develop a triennial plan detailing the projects proposed for funding under this program. Therefore, all projects proposed for funding with HOME consortium funds must be consistent with three year plan as well as the Annual Action Plan. HOME funds are required to be used for affordable housing and supportive service projects.

Responsibility: Community Development Department-Housing Division.

Timing: On-going, annual request, Annual Action Plan, June

Program: Prepare a funding booklet outlining available funding, deadlines, housing rehabilitation, first time homebuyers and other housing related programs. Make available to publish by placing the brochure on the City's website and having brochures available at the Community Development Department.

Responsibility: Community Development Department- Housing Division.

Timing: January 2005

Policy 1-1-2: Continue to allocate Redevelopment Agency Low to Moderate Income (LMI) funds to direct housing-related programs through the Housing Trust Fund.

Program: The City of Turlock Redevelopment Agency sets-aside approximately $2.28 million for the period of 2000-2005 for low to moderate income housing programs including financing, infrastructure improvements, land acquisition, and construction.

Responsibility: City of Turlock Redevelopment Agency and Community Development Department.

Timing: On-going, subject to the Redevelopment Agency Annual Report.

Policy 1-1-3: Provide technical assistance to developers, nonprofit organizations, or other qualified private sector interests in the application and development of projects for federal and state financing.

Program: Prepare a *Project Information Booklet* outlining City participation and incentives, housing needs from the Housing Element (or other market source), a definition of the state and federal funding for which the City is willing to apply and other pertinent information. Distribute the booklet to local non-profit and for profit development groups, and regional agencies.

Responsibility: Community Development Department.

Timing: 1st Quarter 2004.

Program: Continue to offer weekly predevelopment meetings to developers with a proposed project where developers have an opportunity to meet with various City staff representing numerous City departments (i.e. planning, building, housing, redevelopment, engineering, fire, etc.) to strategize about project design, City standards, necessary public improvements, and funding strategies

Responsibility: City Departments.

Timing: Ongoing

Policy 1-1-4: Seek federal and state financial assistance to facilitate the provision of necessary public improvements, including, but not limited to water, sewer, storm drainage, and transportation infrastructure benefiting new residential development.

Responsibility: Community Development Department

Timing: Immediate

Objective 1-2: Provide home ownership opportunities whenever possible.

Policy 1-2-1: Continue to allocate HOME funds to the first time homebuyer program.

Program: Continue to use HOME funds to assist households with first time homebuyer down payment assistance of up to $40,000 for each qualified household.

Responsibility: Community Development Department.

Timing: 2003, subject to the State Application cycle.

Program: Investigate raising the First Time Homebuyers loan amount in order to address the rising cost of housing in the City of Turlock.

Responsibility: Community Development Department.

Timing: December 2003

Policy 1-2-2: Continue to find programs to facilitate very low income families becoming home owners.

Program: Consider the feasibility of an inclusionary zoning program for the development of affordable housing.

Responsibility: Community Development Department.

Timing: December 2004.

Policy 1-2-3: Direct a portion of CDBG Income to develop a program to monitor the extent of residential, commercial, and industrial development on an annual basis. Sufficient detail should be provided to monitor employment growth and housing production. Monitor housing development costs on an annual basis to ensure affordability to a broad spectrum of City residents. Include information from the Central Valley Board of Realtors, and Multiple Listing Service to track housing development, sales, and listing costs.

Program: Arrange an annual meeting with representatives of the Board of Realtors, and other community development agencies to track regional development.

Responsibility: Community Development Department.

Timing: December 2003 or in conjunction with already established meeting schedules.

Objective 1-3: Encourage the development of housing and programs to assist special needs persons.

Policy 1-3-1: Assess the need for emergency shelters.

Program: Contact homeless service providers to determine the number of homeless persons who have been residents of Turlock. Prepare a comprehensive report with recommendations for submittal to the City Council.

Responsibility: Community Development Department.

Timing: January 2004.

Program: Actively support efforts of homeless service providers in establishing additional short-term beds for all segments of the homeless population including specialized groups such as the mentally ill, and chronically disabled by organizing the purchase of land to be used as a homeless shelter using RDA set-aside monies to fund the project. In addition the City will acquire three dwelling units for rehabilitation to be used as transitional housing using HOME consortium funds.

Responsibility: Community Development Department.

Timing: January 2005.

Policy 1-3-2: Provide housing to single individuals, working poor, homeless, senior citizens, students and others in need of basic, safe housing to prevent or reduce the incidence of homelessness in areas near service providers, public transportation, and service jobs.

Program: Investigate incentives and reporting procedures that can be implemented to encourage and monitor the development of housing opportunities for specialized housing needs.

Responsibility: Community Development Department.

Timing: January 2004.

Program: Publish a comprehensive listing of housing developments in the City, which have units reserved for lower income, and disabled households.

Responsibility: Community Development Department.

Timing: January 2004. Update annually.

Policy 1-3-3: Continue to provide for housing for persons with disabilities.

Program: Use federal and state funds to provide new units of supportive housing for persons with disabilities using HOME and CDBG funds.

Program: Continue to permit persons with disabilities of any age to locate in senior citizen independent living facilities that are funded with federal funds.

Responsibility: Community Development Department.

Timing: Grant application in calendar year 2004.

Policy: 1-3-4: Provide accessibility and mobility enhancing device grants to persons with disabilities.

Program: Amend the City's current housing rehabilitation program guidelines to include a grant to very low income disabled persons and senior citizens to improve accessibility and safety.

Responsibility: Community Development Department.
Timing: January 2004.

Policy 1-3-5: Ensure that the City complies with the provisions of SB 520 (Chapter 671 of the government code).

Program: Regularly monitor the City's ordinances, codes, policies, and procedures to ensure that they comply with the "reasonable accommodation" for disabled provisions.

Responsibility: Community Development Department.

Timing: Annually.

Policy 1-3-6: Assess the need for farmworker housing in the City.

Program: Work with farm owners and central labor providers to determine the number of farmworkers who may need housing. The resulting report should address: permanent workers, seasonal resident workers, and migrant workers. In addition, the City in conjunction with local developers will identify potential sites and/or provide or seek financial assistance to prospective developers of the housing for farm labor through the Joe Serna Farmworker Grant Program.

Responsibility: Community Development Department.

Timing: June 2005.

Responsibility: Community Development Department.

Timing: June 2005.

Policy 1-3-7: Support the further development of student housing.

Program: Continue working with California State University Stanislaus (CSUS) to increase the supply of student housing in Turlock both on and off the CSUS campus. Support Board of Trustees' efforts to construct "Campus Life Village III," a 75 unit (300 bed) student housing complex.

Responsibility: Community Development Department. Turlock Fire Services.

Timing: June 2005

Objective 1-4: Assist the Housing Authority of the County of Stanislaus to meet the growing demand for public housing units and rental assistance through the Voucher programs.

Policy 1-4-1: Continue to support the efforts of the Stanislaus Housing Authority in its administration of certificates and vouchers.

Program: Work with the Stanislaus Housing Authority and use all the influence the City has to obtain more Housing Vouchers for the Housing Authority.

Responsibility: Stanislaus County Housing Authority, and the City Community Development Department.

Timing: ongoing.

**GOAL 2: REMOVE CONSTRAINTS**

The goal of the Housing Element is to remove constraints that hinder the construction of affordable housing.

Objective 2-1: Provide the citizens in the City of Turlock with reasonably priced housing opportunities within the financial capacity of all members of the community.

Policy 2-1-1: To preserve affordability, allow and encourage developers to "piggyback" or file concurrent applications (i.e., rezones, tentative tract maps, conditional use permits, variance requests, etc.) if multiple approvals are required, and if consistent with applicable processing requirements.

Policy 2-1-2: To preserve affordability, provide incentives (i.e.- density bonus units, fee underwriting, fee deferral, fast-tracking, etc.) to developers of residential projects who agree to provide the specified percentage of units mandated by State law at a cost affordable to Very-low and/or Low income households. In addition, propose zoning and permit processing changes to further reduce housing costs and average permit processing time.

Program: Underwrite a portion of the Capital Facility Development fees to developers of low and moderate income housing using CDBG, HOME, RDA, and other eligible funds.

Responsibility: Community Development Department.

Timing: Annually.

Policy 2-1-3: Encourage the development of second dwelling units to provide additional affordable housing opportunities.

Programs: Amend the Turlock Municipal Code to reflect the recent changes in state law pertaining to the construction of second dwelling units (AB 1866 Wright)

Programs: Encourage developers to include second dwelling units as an integral part of their project and to plan for second dwelling units in the design of their projects. ( Example: Florsheim Homes Rose Circle subdivision included second dwelling units on 7% of the lots in their 323-unit single-family residential development in North Turlock.)

Responsibility: Community Development Department

Timing: Second Quarter 2003 and ongoing.

Policy 2-1-4: Encourage developers to employ innovative or alternative construction methods to reduce housing costs and increase housing supply.

Program: Prepare a *Project Information Booklet* outlining City participation and incentives, housing needs from the Housing Element (or other market source), a definition of the state and federal funding for which the City is willing to apply and other pertinent information. Distribute the booklet to local non-profit and for profit development groups, and regional agencies.

Program: Provide incentives (i.e.- density bonuses, fee reduction, etc.) to developers who agree to construct at least 15 percent of very low and low-income units or senior citizen affordable units.

Responsibility: Planning Department.

Timing: First quarter 2004.

Objective 2-2: Provide technical assistance to developers, nonprofit organizations, or other qualified private sector interests in the application and development of projects for federal and state housing programs/grants.

Policy 2-2-1: To ensure that the development community (both non-profit and for profit) is aware of the housing programs and technical assistance available from the City.

Program: Publish the City's Housing Element and updates, Annual Action Plan, Annual Redevelopment Agency Report and respective notices. Provide an annual funding application workshop for interested agencies and developers.

Responsibility: Community Development Department.

Timing: On-going.

**GOAL 3: PROVIDE AND MAINTAIN AN ADEQUATE SUPPLY OF SITES FOR THE DEVELOPMENT OF NEW AFFORDABLE HOUSING**

It is the goal of the City of Turlock to provide adequate, suitable sites for residential use and development or maintenance of a range of housing that varies sufficiently in terms of cost, design, size, location, and tenure to meet the housing needs of all economic segments of the community at a level which can be supported by the infrastructure.

Objective 3-1: Provide information to profit and non-profit developers and other housing providers on available vacant land.

Policy 3-1-1: Monitor and update the inventory of vacant lands.

Program: Develop or purchase a computer program that will track development on all vacant land in the City.

Responsibility: Planning Department.

Timing: Obtain the computer program by the first quarter of 2004 and update on a quarterly basis.

Objective 3-2: Provide opportunities for mixed use developments.

Policy 3-2-1: To ensure the development of housing that has, to the extent possible, a support structure of shopping, services, and jobs within easy access.

Program: Encourage development of well planned and designed projects that provides for the development of compatible residential, commercial, industrial, institutional, or public uses within a single project or neighborhood by continuing to provide incentives such as allowing higher building intensities, reduced parking requirements, reduced set-back and yard requirements, allow for a higher building height, and greater floor area ratios in these zones. In addition, the City will work closely with the developer of these projects to expedite processing and permit procedures.

Responsibility: Community Development Department.

Timing: Initial program development by first quarter 2004, ongoing.

Program: Encourage development of mixed use projects to maximize residential components by model future projects on past office/ residential mix use accomplishments.

Responsibility: Community Development Department.

Timing: Ongoing.

Objective 3-3: Provide a sufficient amount of zoned land to accommodate development for all housing types and income levels.

Policy 3-3-1: Monitor the amount of land zoned for all types of housing and initiate zone changes if necessary.

Program: Monitor the amount of land zoned for both single family and multifamily development and initiate zone changes to accommodate affordable housing. Utilizing the program referenced in Policy 1-1-1, "ensure that a sufficient amount of residentially zoned land is maintained."

Responsibility: Community Development Department.

Timing: Quarterly.

Policy 3-3-2: Using eligible funding sources, acquire property to construct affordable housing.

Program: Acquire a site of at least five acres in size for the development of at least 50 affordable housing units to preserve the inventory of land available for affordable housing.

Responsibility: Community Development Department.

Timing: Acquire at least one five-acre site by first quarter 2004.

Policy 3-3-3: Preserve and protect residentially zoned sites needed to accommodate residential development consistent with the City of Turlock Regional Housing Needs Assessment (RHNA).

Program: Continue to implement the minimum development densities established for each residential zoning district and prohibit development at a lower density. Unlike most cities, Turlock requires a minimum development density in all of its residential zoning districts, specifically: LDR = 3-7 du / acre; MDR = 7-15 du / acre;

and HDR = 15-30 du / acre. Residential development below the stipulated densities is strictly prohibited.

Program: Implement the provisions of AB 2292 (Dutra) and prevent the downzoning of a residential property without a concomitant upzoning of a comparable property.

Responsibility: Community Development Department.

Timing: Immediate and ongoing.

Policy 3-3-4: Seek federal and state financial assistance to facilitate the adequate provision of necessary public improvements, such as water, sewer, storm drainage, and transportation infrastructure to accommodate future residential growth.

Responsibility: Community Development Department

Timing: Immediate

## GOAL 4: PRESERVE, REHABILITATE, AND ENHANCE EXISTING HOUSING AND NEIGHBORHOODS

It is the goal of the City of Turlock to initiate all reasonable efforts to preserve the availability of existing housing opportunities and to conserve as well as enhance the quality of existing dwelling units and residential neighborhoods.

Objective 4-1: Preserve existing neighborhoods.

Policy 4-1-1: Protect existing stabilized residential neighborhoods from the encroachment of incompatible or potentially disruptive land uses and/or activities.

Program: Continue to promote orderly growth through the Planning Area Quadrants established by the Quadrant Policy that focuses annexations and growth to one area at a time to allow for timely and efficient use of infrastructure and use of resources.

Responsibility: Community Development Department.

Timing: Ongoing

Policy 4-1-2: Establish code enforcement as a high priority and provide adequate funding and staffing to support code enforcement programs.

Policy 4-1-3: Promote energy conservation activities in all residential neighborhoods.

Program: Supply energy conservation awareness brochures in all public meeting places.

Responsibility: Community Development Department.

Timing: June of 2004

Policy 4-1-4: Install and upgrade public service facilities (streets, curb, gutter, drainage facilities, and utilities) to encourage increased private market investment in declining or deteriorating neighborhoods.

Program: Continue to use Redevelopment and CDBG funds for public infrastructure.

Responsibility: Community Development Department.

Timing: Annually with redevelopment agency report.

Objective 4-2: Maintain, preserve and rehabilitate the existing housing stock in the City of Turlock.

Policy 4-2-1: Provide technical and financial assistance to eligible homeowners and residential property owners to rehabilitate existing dwelling units through grants or low interest loans.

Program: Continue to make available and aggressively market CDBG single family housing rehabilitation funds. Rehabilitate 25 units during the five-year lifespan of the Housing Element.

Responsibility: Community Development Department.

Timing: Annually with HCD funding cycle or program income.

Policy 4-2-2: Provide technical and financial assistance to all eligible multifamily complex owners to rehabilitate existing dwelling units through low interest or deferred loans.

Program: Expand rehabilitation program eligibility to include rental properties.

Responsibility: Community Development Department.

Timing: Starting with the HCD funding cycle in 2004.

Objective 4-3: Preserve At Risk Housing

Policy 4-3-1: Preserve the existing affordable rental housing stock in the City of Turlock.

Program: Continue regular contact with the California Housing Partnership Corporation, the agency that monitors the at-risk units and owner notifications of intent to opt-out. Request to be placed on their email notification list.

Responsibility: Community Development Department.

Timing: Annually.

Policy 4-3-2: Closely monitor the status of at-risk properties.

Program: Continue regular contact with the owner/ operators of the Denair Apartments.

Program: Provide technical assistance to potential purchasers, including non-profits, developers, and tenants of affordable properties that could potentially convert to market rate.

Program: Meet with the Community Reinvestment Act Lenders Group organized by the Turlock Community Development Department to discuss future housing needs and applicability of the Community Reinvestment Act.

Responsibility: Community Development Department.

Timing: Bi-annually check with owners.

## GOAL 5: PROVIDE HOUSING FREE FROM DISCRIMINATION

It is the goal of the City of Turlock to ensure that all existing and future housing opportunities are open and available to all members of the community without discrimination on the basis of race, color, religion, sex, national origin or ancestry, marital status, age, household composition or size, or any other arbitrary factors.

Project Sentinel administers the City's Fair Housing Program.

Objective 5-1: Eliminate housing discrimination.

Policy 5-1-1: Support the letter and spirit of equal housing opportunity laws.

Program: Require that all recipients of locally administered housing assistance funds acknowledge their understanding of fair housing law and affirm their commitment to the law.

Responsibility: Community Development Department.

Timing: December 2003; on-going.

Program: Continue participation in Project Sentinel as per the consolidated plan. Project Sentinel disseminates fair housing information through flyers, and attending educational meetings. Flyers with information are available, at the library, senior centers, the Department of Vocational Training, City offices, the hospital, government agencies, and in some apartment complexes. This information is published in English, Spanish and Mong.

Responsibility: Community Development Department.

Timing: Ongoing.

Program: Conduct regular workshops on the fair housing laws to educate property owners and managers and real estate professionals about race and disability discrimination and familial status protections.

Timing: Annually.

Objective 5-2: Reduce the incidence of displacement.

Policy 5-2-1: In development of public projects, require an analysis of potential displacement of existing residences with an emphasis on minimizing both temporary displacement and relocation.

Program: Continue to use CDBG or HOME funds when necessary to mitigate the unsettling impacts of temporary and permanent relocation during the construction or rehabilitation of publicly funded housing.

Responsibility: Community Development Department, Redevelopment Agency, and Housing Authority of the County of Stanislaus.

Timing: Immediate and ongoing.

## GOAL 6: ENCOURAGE AND ENHANCE COORDINATION

It is the goal of the City of Turlock to coordinate local housing efforts with appropriate federal, state, regional, and local governments and/or agencies and to cooperate in the implementation of intergovernmental housing programs to ensure maximum effectiveness in solving local and regional housing problems.

Objective 6-1: Maximize coordination and cooperation among housing providers and program managers.

Policy 6-1-1: Continue to support the Housing Authority of the County of Stanislaus to provide housing assistance to extremely low, very low, low and moderate-income households.

Program: Maintain membership in the Housing Authority to qualify City residents for Section 8- existing housing assistance administered by the Housing Authority. Provide information on the availability of Housing Authority programs to qualified residents.

Timing: Immediate and ongoing.

Policy 6-1-2: Continue to support non-profit cooperation in the development of affordable housing

Program: Compile a list of non-profit organizations, which the City has worked with in the past to establish cooperative agreements with non-profit housing corporations as a support agency to the City.

Timing: Immediate and ongoing.

Objective 6-2: Achieve a jobs/housing balance.

Policy 6-2-1: Cooperate with large employers, and major commercial and industrial developers to identify and implement programs to balance employment growth with the ability to provide housing opportunities affordable to the incomes of the newly created job opportunities and consider the effects of new employment, particularly in relation to housing demands, when new commercial or industrial development is proposed.

Program: Coordinate annual workshop with Employers, members of the housing community and city officials to identify the housing needs of community.

Responsibility: Community Development Department.

Timing: Annually starting 2004.

**TABLE 68**
**SUMMARY OF ADOPTED PROGRAMS FOR THE TURLOCK HOUSING ELEMENT**

| POLICY | PROGRAM | TIMING | COMPLETION AND COMMENTS (Identify Date and Action) |
|---|---|---|---|
| 1-1-1 | The City will increase its coordination with the State HCD staff to ensure that it will be among the first jurisdictions to apply for the new funding which will be made available through the recently approved Proposition 46. | Immediate | |
| | The City of Turlock receives an entitlement of approximately $1.8 -million dollars a year in federal assistance. That represents $712,000 in CDBG funds, and $1.1 million in HOME funds. HOME funds are required to be used for affordable housing and supportive service projects. | Ongoing | |
| | Prepare a funding booklet outlining available funding, deadlines, housing rehabilitation, first time homebuyers and other housing related programs. Make available to publish by placing the brochure on the City's website and having brochures available at the Community Development Department | Jan 2005 | |
| 1-1-2 | The City of Turlock Redevelopment Agency sets-aside approximately $2.28 million for the period of 200-2005 for low to moderate income housing programs including financing, infrastructure improvements, land acquisition, and construction. | Ongoing | |
| 1-1-3 | Prepare a *Project Information Booklet* outlining City participation and incentives, housing needs from the Housing Element (or other market source), a definition of the state and federal funding for which the City is willing to apply and other pertinent information. Distribute the booklet to local non-profit and for profit development groups, and regional agencies. | 1 Quarter 2004 | |
| | Program: Continue to offer weekly predevelopment meetings to developers with a proposed project. | On going | |
| 1-1-4 | Seek federal and state financial assistance to facilitate the provision of necessary public improvements, including, but not limited to water, sewer, storm drainage, and transportation infrastructure benefiting new residential development. | Immediate | |

| POLICY | PROGRAM | TIMING | COMPLETION AND COMMENTS (Identify Date and Action) |
|---|---|---|---|
| 1-2-1 | Continue to use HOME funds to assist households with first time homebuyer down payment assistance of $40,000 each. | 2003 subject to the State application cycle | |
| | Investigate raising the First Time Homebuyers loan amount in order to address the rising cost of housing in the City of Turlock. | December 2003 | |
| 1-2-2 | Consider the feasibility of an inclusionary zoning program for the development of affordable housing. | December 2003 | |
| 1-2-3 | Develop a program to monitor the extent of residential, commercial, and industrial development on an annual basis. Sufficient detail should be provided to monitor employment growth and housing production. Monitor housing development costs on an annual basis to ensure affordability to a broad spectrum of City residents. Include information from the Central Valley Board of Realtors, and Multiple Listing Service to track housing development, sales, and listing costs. | December 2004 | |
| 1-3-1 | Contact homeless service providers to determine the number of homeless persons who have been residents of Turlock. Prepare a comprehensive report with recommendations for submittal to the City Council. | January 2004 | |
| | Actively support efforts of homeless service providers in establishing additional short-term beds for all segments of the homeless population including specialized groups such as the mentally ill, and chronically disabled. by organizing the purchase of land to be used as a homeless shelter using RDA set-aside monies to fund the project. In addition the City will acquire three dwelling units for rehabilitation to be used as transitional housing using HOME consortium funds. | January 2005 | |
| 1-3-2 | Investigate incentives and reporting procedures that can be implemented to encourage and monitor the development of housing opportunities for specialized housing needs. | January 2004 | |

| POLICY | PROGRAM | TIMING | COMPLETION AND COMMENTS (Identify Date and Action) |
|---|---|---|---|
| | Publish a comprehensive listing of housing developments in the City, which have units reserved for lower income, and disabled households. | Ongoing | |
| 1-3-3 | Use federal and state funds to provide new units of supportive housing for persons with disabilities using HOME and CDBG funds. | December 2003 | |
| | Continue to permit persons with disabilities of any age to locate in senior citizen independent living facilities that are funded with federal funds. | 2004 | |
| 1-3-4 | Amend the City's current housing rehabilitation program guidelines to include a grant to very low income disabled persons and senior citizens to improve accessibility and safety . | January 2004 | |
| 1-3-5 | Regularly monitor the City's ordinances, codes, policies, and procedures to ensure that they comply with the "reasonable accommodation" for disabled provisions. | Annually | |
| 1-3-6 | Work with farm owners and central labor providers to determine the number of farmworkers who may need housing. The resulting report should address: permanent workers, seasonal resident workers, and migrant workers. In addition, the City in conjunction with local developers will identify potential sites and/or provide or seek financial assistance to prospective developers of the housing for farm labor through the Joe Serna Farmworker Grant Program. | June 2005 | |
| 1-3-7 | Continue working with California State University Stanislaus (CSUS) to increase the supply of student housing in Turlock both on and off the CSUS campus. Support Board of Trustees' efforts to construct "Campus Life Village III," a 75 unit (300 bed) student housing complex. | June 2005 | |
| 1-4-1 | Work with the Stanislaus Housing Authority and use all the influence the City has to obtain more Housing Vouchers for the Housing Authority. | Ongoing | |

| POLICY | PROGRAM | TIMING | COMPLETION AND COMMENTS (Identify Date and Action) |
|---|---|---|---|
| 2-1-1 | To preserve affordability, allow and encourage developers to "piggyback" or file concurrent applications (i.e.- rezones, tentative tract maps, conditional use permits, variance requests, etc.) if multiple approvals are required, and if consistent with applicable processing requirements. | Ongoing | |
| 2-1-2 | To preserve affordability, provide incentives (i.e.- density bonus units, fee reductions, fee deferral, fast-tracking, etc.) to developers of residential projects who agree to provide the specified percentage of units mandated by State law at a cost affordable to Very-low and/or Low income households. In addition propose zoning and permit processing changes to further reduce housing costs and average permit processing time. | Ongoing | |
| 2-1-2 | Underwrite a portion of the Capital Facility fees to developers of low and moderate income housing using CDBG, HOME, RDA, and other eligible funds. | Ongoing | |
| 2-1-3 | Amend the Turlock Municipal Code to reflect the recent changes in state law pertaining to the construction of second dwelling units (AB 1866 Wright). | 2nd Quarter, 2003 | |
| | Encourage developers to include second dwelling units as an integral part of their project and to plan for second dwelling units in the design of their projects. ( Example: Florsheim Homes Rose Circle subdivision included second dwelling units on 7% of the lots in their 323-unit single-family residential development in North Turlock.) | 2nd Quarter, 2003 | |
| 2-1-4 | Prepare a *Project Information Booklet* outlining City participation and incentives, housing needs from the Housing Element (or other market source), a definition of the state and federal funding for which the City is willing to apply and other pertinent information. Distribute the booklet to local non-profit and for profit development groups, and regional agencies. | Third quarter of 2003, update on a quarterly basis | |

| POLICY | PROGRAM | TIMING | COMPLETION AND COMMENTS (Identify Date and Action) |
|---|---|---|---|
| | Provide incentives (i.e., density bonuses, fee reduction, etc.) to developers who agree to construct at least 15 percent of very low and low-income units or senior citizen affordable units. | First Quarter 2004 | |
| 2-2-1 | Publish the City's Housing Element and updates, Annual Action Plan, Annual Redevelopment Agency Report and respective notices. Provide an annual funding application workshop for interested agencies and developers. | Annually | |
| 3-1-1 | Develop or purchase a computer program that will track development on all vacant land in the City. | Third quarter of 2003, ongoing | |
| 3-2-1 | Encourage development of well planned and designed projects that provides for the development of compatible residential, commercial, industrial, institutional, or public uses within a single project or neighborhood by continuing to provide incentives such as allowing higher building intensities and greater floor area ratios in these zones. | First quarter of 2004, ongoing | |
| | Encourage development of mixed use projects to maximize residential components by model future projects on past office/ residential mix use accomplishments. | Ongoing | |
| 3-3-1 | Monitor the amount of land zoned for both single family and multifamily development and initiate zone changes to accommodate affordable housing. Utilizing the program referenced in Policy 1-1-1, ensure that a sufficient amount of residentially zoned land is maintained." | Quarterly | |
| 3-3-2 | Acquire a site of at least five acres in size for the development of at least 50 affordable housing units to preserve the inventory of land available for affordable housing. | 1st quarter 2004 | |

| POLICY | PROGRAM | TIMING | COMPLETION AND COMMENTS (Identify Date and Action) |
|---|---|---|---|
| 3-3-3 | Continue to implement the minimum development densities established for each residential zoning district and prohibit development at a lower density. Unlike most cities, Turlock requires a minimum development density in all of its residential zoning districts, specifically: LDR = 3-7 du / acre; MDR = 7-15 du / acre; and HDR = 15-30 du / acre. Residential development below the stipulated densities is strictly prohibited. | 1st Quarter 2004 | |
| | Implement the provisions of AB 2292 (Dutra) and prevent the downzoning of a residential property without a concomitant upzoning of a comparable property. | Immediate and ongoing | |
| 3-3-4 | Policy 3-3-4: Seek federal and state financial assistance to facilitate the adequate provision of necessary public improvements, such as water, sewer, storm drainage, and transportation infrastructure to accommodate future residential growth. | Immediate | |
| 4-1-1 | Continue to promote orderly growth through the Planning Area Quadrants established by the Quadrant Policy that focuses annexations ad growth to one area at a time to allow for timely and efficient use of infrastructure and resources. | Ongoing | |
| 4-1-3 | Supply energy conservation awareness broachers in all public meeting places. | June 2004 | |
| 4-1-4 | Continue to use Redevelopment funds for public infrastructure. | Annually | |
| 4-2-1 | Continue and aggressively market CDBG single family housing rehabilitation funds. Rehabilitate 25 units during the five-year lifespan of the Housing Element. | Annually with HCD funding cycle | |
| 4-2-2 | Expand rehabilitation program eligibility to include rental properties. | Annually | |
| 4-3-1 | Continue regular contact with the California Housing Partnership Corporation, the agency that monitors the at-risk units and owner notifications of intent to opt-out. Request to be placed on their email notification list. | Annually | |
| 4-3-2 | Continue regular contact with the owner/ operators of the Denair Apartments. | Bi-Annual Checks | |

| POLICY | PROGRAM | TIMING | COMPLETION AND COMMENTS (Identify Date and Action) |
|---|---|---|---|
| | Provide technical assistance to potential purchasers, including non-profits, developers, and tenants of affordable properties that could potentially convert to market rate. | Ongoing | |
| | Meet with the Community Reinvestment Act Lenders Group organized by the Turlock Community Development Department to discuss future housing needs and applicability of the Community Reinvestment Act. | 2004 | |
| 5-1-1 | Require that all recipients of locally administered housing assistance funds be required to acknowledge their understanding of fair housing law and affirm their commitment to the law. | Ongoing | |
| | Continue participation in Project Sentinel as per the consolidated plan. Project Sentinel disseminates fair housing information through flyers, and attending educational meetings. Flyers with information are available, at the library, senior centers, the Department of Vocational Training, City offices, the hospital, government agencies, and in some apartment complexes. This information is published in English, Spanish and Mong. | Ongoing | |
| | Conduct regular workshops on the fair housing laws to educate property owners and managers and real estate professionals about race and disability discrimination and familial status protections. | Annually | |
| 5-2-1 | Continue to use CDBG or HOME funds when necessary to mitigate the unsettling impacts of temporary and permanent relocation during the construction or rehabilitation of publicly funded housing. | Immediately | |
| 6-1-1 | Maintain membership in the Housing Authority to qualify City residents for Section 8- existing housing assistance administered by the Housing Authority. Provide information on the availability of Housing Authority programs to qualified residents. | Annually | |

| POLICY | PROGRAM | TIMING | COMPLETION AND COMMENTS (Identify Date and Action) |
|---|---|---|---|
| 6-1-2 | Compile a list of non-profit organizations, which the City has worked with in the past to establish cooperative agreements with non-profit housing corporations as a support agency to the City. | Ongoing | |
| 6-2-1 | Coordinate annual workshop with Employers, members of the housing community and city officials to identify the housing needs of community. | Starting in 2004 | |

# CITY OF TURLOCK

# APPENDIX TO

# HOUSING ELEMENT OF THE GENERAL PLAN

October 2003

# DATA SOURCES

Every attempt was made to use the most acceptable, current and reliable data for the San Joaquin Housing Element.

- U.S. Department of Commerce, Bureau of the Census: 1970, 1980, 1990, and 2000 Census Reports: Summary Tape File 3 and Summary Tape File 1.
- Department of Finance: Demographic Research Unit, Report E-5: 1990-2002.
- Stanislaus Council of Governments (StanCOG): 1990 RHNA, 2000 RHNA.
- Datum Populace Data Systems, Demographic Trends Report (1980-2002), Income Reports (1980-2002).
- State of California, Employment Development Department, Labor Market Information Division: Labor Force and Industry Employment (Sept. 2001).
- Bureau of Labor Statistics, EA and I Unit: Local Area Unemployment Statistics (2000)
- Lakepark Apartments
- Central Valley Board of Realtors/MLS, November 2002
- Stanislaus County Housing Authority
- Laurin Associates: Affordable Housing Database (2002)
- Housing Condition Survey Prepared for the City of Turlock (2003)
- City of Turlock: General Plan, Zoning Code, Redevelopment Plan,
- Consolidated Plan for the Stanislaus County/City of Turlock HOME Consortium
- US Department of Housing and Urban Development (HUD), Office of Policy Development and Research: Fiscal Year 2001 Income Limits (February 2002)
- US Department of Housing and Urban Development/California Housing Partnership Corporation: Federally Assisted Multifamily Housing, Prepayment Eligible and Project-Based Section 8 Expirations (March 2002).
- State of California, Department of Housing and Community Development: California's Housing Markets 1990-1997, Statewide Housing Plan Update Phase II (1998), State Consolidated Plan 1995-2000.
- Building Standards: Building Valuation Data (2001)

**APPENDIX C**

# LIST OF NON-PROFIT HOUSING AGENCIES

(a) ACLC Inc.
42 N. Sutter St, STE, # 206
Stockton, CA 95202

(b) Habitat for Humanity
417 7th Street, Ste A
Modesto, Ca 95358

(c) Community Housing Developers
255 N. Market Street, STE 290
San Jose, CA 95110

(d) Self-Help Enterprises
P.O Box 351
Visalia, CA 93279

(e) Housing Authority of the County of Stanislaus
P.O. Box 581918
Modesto CA 95358

(f) Senior Housing Foundation
1788 Indian Wells Way
Clayton CA 94517

(g) Eden Housing, Inc.
409 Jackson St
Hayward CA 94544

(h) Christian Church Homes of Northern California, Inc.
303 Hegenberger Road, Ste 201
Oakland CA 94621-1419

(i) AHDC
3128 Willow Ave, Ste 101
Clovis, CA 93612

(j) Great Valley Housing Development Corporation
P.O Box 581918
Modesto, CA 95358

# LIST OF ACRONYMS

- ADA: American Disability Act
- AHP: Affordable Housing Program
- AMI: Area Median Income
- CDBG: Community Development Block Grant
- CEQA: California Environmental Quality Act
- CHFA: California Housing Finance Agency
- CMSA: Consolidated Metropolitan Statistical Area
- COG: Council of Governments
- CRA: Community Reinvestment Act
- CTCAC: California Tax Credit Allocation Committee
- CUP: Conditional Use Permit
- EDD: Employment Development Department
- EIR: Environmental Impact Report
- DOF: Department of Finance
- FTHB: First-time Homebuyer
- HUD: Housing and Urban Development
- LIHTC: Low Income Housing Tax Credit
- MCC: Mortgage Credit Certificate
- PDC: Planned Development Commercial
- PMSA: Primary Metropolitan Statistical Area
- RCC: Regional Census Centers
- RDA: Redevelopment Agency
- RHNA: Regional Housing Needs Assessment
- SIPP: Survey of Income and Program Participation
- SRO: Single Room Occupancy
- StanCOG: Stanislaus Council of Governments
- TBA: Tenant-based Assistance

# Appendix E

## Vacant Land Survey
## December, 2002

| APN | GP | ZONING | QUAD | GP_MIX | ZONE_MIX | ACRES |
|---|---|---|---|---|---|---|
| 909-57-12 | MIXED | MIXED | NW | MDR,O | C-C,R-M | 1.91 |
| 071-15-12 | MIXED | MIXED | NW | MDR,O | C-O,R-H | 0.41 |
| 071-15-13 | MIXED | MIXED | NW | MDR,O | C-O,R-H | 0.26 |
| 071-15-17 | MIXED | MIXED | NW | MDR,O | C-O,R-H | 5.52 |
| 071-15-11 | MIXED | MIXED | NW | MDR,O | C-O,R-H | 0.62 |
| 071-15-18 | MIXED | MIXED | NW | MDR,O | C-O,R-H | 0.48 |
| 044-23-24 | MIXED | MIXED | SE | HC,LDR | R-L,C-H | 9.18 |
| **Subtotal "Mixed"** | | | | | | **18.39** |
| 073-12-09 | VLDR | R-E | NE | | | 1.22 |
| 073-13-13 | VLDR | R-E | NE | | | 3.20 |
| 073-35-16 | VLDR | R-E | NE | | | 0.21 |
| 073-33-18 | VLDR | R-E | NE | | | 0.89 |
| 073-33-08 | VLDR | R-E | NE | | | 0.69 |
| 073-12-15 | VLDR | R-E | NE | | | 3.11 |
| 073-12-14 | VLDR | R-E | NE | | | 3.19 |
| 073-37-02 | VLDR | R-E | NE | | | 0.51 |
| 073-37-04 | VLDR | R-E | NE | | | 0.54 |
| 073-37-10 | VLDR | R-E | NE | | | 0.63 |
| 073-13-07 | VLDR | R-E | NE | | | 3.29 |
| 073-37-09 | VLDR | R-E | NE | | | 0.51 |
| 073-37-07 | VLDR | R-E | NE | | | 0.54 |
| 073-37-06 | VLDR | R-E | NE | | | 0.54 |
| 073-12-08 | VLDR | R-E | NE | | | 2.72 |
| 073-12-10 | VLDR | R-E | NE | | | 2.58 |
| 073-13-14 | VLDR | R-E | NE | | | 3.10 |
| 073-35-08 | VLDR | R-E | NE | | | 0.23 |
| 073-35-05 | VLDR | R-E | NE | | | 0.24 |
| 073-35-11 | VLDR | R-E | NE | | | 0.24 |
| 073-35-12 | VLDR | R-E | NE | | | 0.19 |
| 073-35-13 | VLDR | R-E | NE | | | 0.19 |
| 073-35-19 | VLDR | R-E | NE | | | 0.23 |
| 073-33-17 | VLDR | R-E | NE | | | 0.89 |
| 073-33-19 | VLDR | R-E | NE | | | 0.89 |
| 073-33-10 | VLDR | R-E | NE | | | 0.68 |
| **Subtotal "R-E"** | | | | | | **31.27** |
| 042-18-50 | HDR | R-H | NE | | | 0.85 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 072-46-01 | HDR | R-H | NE | | | 10.09 |
| 071-04-09 | HDR | R-H | NW | | | 11.96 |
| 071-04-10 | HDR | R-H | NW | | | 0.93 |
| 071-15-13 | HDR | R-H | NW | | | 0.26 |
| 071-14-08 | HDR | R-H | NW | | | 3.36 |
| 044-64-04 | HDR | R-H | SW | | | 6.59 |
| 044-64-05 | HDR | R-H | SW | | | 1.78 |
| 044-25-06 | HDR | R-H | SE | | | 4.56 |
| 044-25-07 | HDR | R-H | SE | | | 4.85 |
| 043-26-20 | HDR | R-H | SE | | | 2.05 |
| 042-25-19 | HDR | R-H | NE | | | 0.54 |
| 042-24-36 | HDR | R-H | NE | | | 0.29 |
| 042-25-07 | HDR | R-H | NE | | | 0.68 |
| 087-02-35 | HDR | R-H | NW | | | 4.76 |
| 042-01-06 | HDR | R-H | NW | | | 13.50 |
| 042-25-06 | HDR | R-H | NE | | | 0.62 |
| **Subtotal "R-H"** | | | | | | **67.68** |
| 073-32-07 | LDR | R-L | NE | | | 0.16 |
| 073-32-01 | LDR | R-L | NE | | | 0.17 |
| 087-08-85 | LDR | R-L | NW | | | 12.65 |
| 087-12-53 | LDR | R-L | NW | | | 12.65 |
| 088-05-36 | LDR | R-L | NW | | | 0.22 |
| 073-23-07 | LDR | R-L | NE | | | 0.21 |
| 088-08-67 | LDR | R-L | NW | | | 0.57 |
| 073-23-08 | LDR | R-L | NE | | | 0.20 |
| 073-23-09 | LDR | R-L | NE | | | 0.20 |
| 072-55-38 | LDR | R-L | NE | | | 0.15 |
| 089-05-06 | LDR | R-L | NW | | | 0.31 |
| 089-05-05 | LDR | R-L | NW | | | 0.33 |
| 089-16-44 | LDR | R-L | SW | | | 0.23 |
| 072-45-31 | LDR | R-L | NE | | | 1.46 |
| 087-02-02 | LDR | R-L | NW | | | 21.42 |
| 073-23-19 | LDR | R-L | NE | | | 0.29 |
| 089-15-01 | LDR | R-L | SW | | | 21.76 |
| 089-16-76 | LDR | R-L | SW | | | 0.15 |
| 089-16-77 | LDR | R-L | SW | | | 0.21 |
| 088-04-24 | LDR | R-L | NW | | | 0.14 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 088-04-25 | LDR | R-L | NW | | | 0.15 |
| 088-05-30 | LDR | R-L | NW | | | 0.16 |
| 088-06-05 | LDR | R-L | NW | | | 0.19 |
| 088-06-28 | LDR | R-L | NW | | | 0.36 |
| 088-08-59 | LDR | R-L | NW | | | 0.20 |
| 088-08-66 | LDR | R-L | NW | | | 0.34 |
| 088-08-60 | LDR | R-L | NW | | | 0.28 |
| 088-07-27 | LDR | R-L | NW | | | 2.88 |
| 073-26-19 | LDR | R-L | NE | | | 0.18 |
| 087-02-01 | LDR | R-L | NW | | | 21.43 |
| 087-02-18 | LDR | R-L | NW | | | 2.75 |
| 087-02-19 | LDR | R-L | NW | | | 2.91 |
| 087-02-17 | LDR | R-L | NW | | | 3.03 |
| 087-02-22 | LDR | R-L | NW | | | 3.20 |
| 087-02-23 | LDR | R-L | NW | | | 3.34 |
| 088-05-29 | LDR | R-L | NW | | | 0.20 |
| 088-05-35 | LDR | R-L | NW | | | 0.21 |
| 072-03-06 | LDR | R-L | NE | | | 11.03 |
| 073-20-19 | LDR | R-L | NE | | | 0.31 |
| 073-32-14 | LDR | R-L | NE | | | 0.23 |
| 073-14-36 | LDR | R-L | NE | | | 0.29 |
| 073-14-16 | LDR | R-L | NE | | | 0.60 |
| 073-31-10 | LDR | R-L | NE | | | 0.16 |
| 073-14-04 | LDR | R-L | NE | | | 1.81 |
| 073-31-37 | LDR | R-L | NE | | | 0.19 |
| 073-31-26 | LDR | R-L | NE | | | 0.17 |
| 073-14-26 | LDR | R-L | NE | | | 0.26 |
| 073-14-05 | LDR | R-L | NE | | | 0.92 |
| 073-14-27 | LDR | R-L | NE | | | 0.28 |
| 073-14-28 | LDR | R-L | NE | | | 0.28 |
| 073-30-33 | LDR | R-L | NE | | | 0.22 |
| 073-26-70 | LDR | R-L | NE | | | 0.19 |
| 073-30-38 | LDR | R-L | NE | | | 0.16 |
| 073-30-39 | LDR | R-L | NE | | | 0.16 |
| 073-30-28 | LDR | R-L | NE | | | 0.28 |
| 073-25-05 | LDR | R-L | NE | | | 0.25 |
| 073-28-16 | LDR | R-L | NE | | | 0.18 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 073-22-39 | LDR | R-L | NE | | | 0.18 |
| 073-29-08 | LDR | R-L | NE | | | 0.21 |
| 073-29-09 | LDR | R-L | NE | | | 0.18 |
| 073-23-18 | LDR | R-L | NE | | | 0.25 |
| 073-18-43 | LDR | R-L | NE | | | 0.27 |
| 073-20-41 | LDR | R-L | NE | | | 0.26 |
| 072-45-33 | LDR | R-L | NE | | | 2.58 |
| 072-09-20 | LDR | R-L | NE | | | 4.82 |
| 050-17-16 | LDR | R-L | SW | | | 0.87 |
| 050-17-15 | LDR | R-L | SW | | | 3.81 |
| 072-58-68 | LDR | R-L | NE | | | 0.20 |
| 072-58-94 | LDR | R-L | NE | | | 0.19 |
| 072-54-01 | LDR | R-L | NE | | | 0.22 |
| 072-45-32 | LDR | R-L | NE | | | 1.41 |
| 072-45-24 | LDR | R-L | NE | | | 0.82 |
| 072-47-52 | LDR | R-L | NE | | | 0.17 |
| 072-23-62 | LDR | R-L | NE | | | 2.09 |
| 072-23-65 | LDR | R-L | NE | | | 0.16 |
| 072-47-89 | LDR | R-L | NE | | | 0.16 |
| 072-47-53 | LDR | R-L | NE | | | 0.17 |
| 072-40-31 | LDR | R-L | NE | | | 2.38 |
| 061-01-11 | LDR | R-L | SW | | | 24.45 |
| 072-50-38 | LDR | R-L | NE | | | 0.15 |
| 072-10-05 | LDR | R-L | NE | | | 0.20 |
| 072-53-18 | LDR | R-L | NE | | | 0.22 |
| 071-48-01 | LDR | R-L | NW | | | 1.25 |
| 071-52-01 | LDR | R-L | NW | | | 0.17 |
| 071-28-15 | LDR | R-L | NW | | | 0.98 |
| 051-24-38 | LDR | R-L | NE | | | 0.33 |
| 071-52-02 | LDR | R-L | NW | | | 0.20 |
| 051-15-53 | LDR | R-L | SE | | | 0.20 |
| 051-15-76 | LDR | R-L | SE | | | 0.26 |
| 050-02-21 | LDR | R-L | SW | | | 0.05 |
| 050-32-53 | LDR | R-L | SW | | | 0.15 |
| 051-35-48 | LDR | R-L | SE | | | 0.17 |
| 051-31-26 | LDR | R-L | SE | | | 0.30 |
| 051-31-18 | LDR | R-L | SE | | | 0.22 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 051-15-05 | LDR | R-L | SE | | | 0.93 |
| 050-02-22 | LDR | R-L | SW | | | 0.71 |
| 050-02-21 | LDR | R-L | SW | | | 0.81 |
| 050-02-17 | LDR | R-L | SW | | | 0.99 |
| 050-02-15 | LDR | R-L | SW | | | 0.25 |
| 050-02-45 | LDR | R-L | SW | | | 0.85 |
| 050-16-08 | LDR | R-L | SW | | | 0.26 |
| 050-18-26 | LDR | R-L | SW | | | 0.15 |
| 050-03-10 | LDR | R-L | SW | | | 2.10 |
| 050-02-50 | LDR | R-L | SW | | | 0.58 |
| 044-53-53 | LDR | R-L | SE | | | 0.14 |
| 050-16-53 | LDR | R-L | SW | | | 0.14 |
| 050-16-39 | LDR | R-L | SW | | | 0.14 |
| 050-32-52 | LDR | R-L | SW | | | 0.14 |
| 050-08-16 | LDR | R-L | SW | | | 0.87 |
| 050-14-45 | LDR | R-L | SW | | | 0.19 |
| 050-14-44 | LDR | R-L | SW | | | 0.17 |
| 050-14-43 | LDR | R-L | SW | | | 0.17 |
| 050-11-42 | LDR | R-L | SW | | | 1.06 |
| 050-18-22 | LDR | R-L | SW | | | 0.13 |
| 050-10-12 | LDR | R-L | SW | | | 3.75 |
| 050-10-13 | LDR | R-L | SW | | | 4.08 |
| 050-19-01 | LDR | R-L | SW | | | 2.42 |
| 050-19-03 | LDR | R-L | SW | | | 1.46 |
| 050-19-04 | LDR | R-L | SW | | | 0.93 |
| 050-17-12 | LDR | R-L | SW | | | 0.78 |
| 044-63-81 | LDR | R-L | SE | | | 0.61 |
| 044-63-82 | LDR | R-L | SE | | | 0.60 |
| 044-63-78 | LDR | R-L | SE | | | 0.78 |
| 044-53-49 | LDR | R-L | SE | | | 0.14 |
| 044-56-06 | LDR | R-L | SE | | | 0.14 |
| 044-56-07 | LDR | R-L | SE | | | 0.09 |
| 044-56-08 | LDR | R-L | SE | | | 0.10 |
| 043-58-27 | LDR | R-L | SE | | | 0.22 |
| 043-57-01 | LDR | R-L | SE | | | 0.14 |
| 044-53-48 | LDR | R-L | SE | | | 0.16 |
| 044-57-20 | LDR | R-L | SE | | | 0.24 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 044-56-05 | LDR | R-L | SE | | | 0.13 |
| 044-53-50 | LDR | R-L | SE | | | 0.14 |
| 044-57-28 | LDR | R-L | SE | | | 0.27 |
| 044-53-51 | LDR | R-L | SE | | | 0.14 |
| 044-56-04 | LDR | R-L | SE | | | 0.09 |
| 044-53-44 | LDR | R-L | SE | | | 0.19 |
| 044-53-52 | LDR | R-L | SE | | | 0.14 |
| 044-56-71 | LDR | R-L | SE | | | 0.33 |
| 044-56-03 | LDR | R-L | SE | | | 0.10 |
| 044-23-09 | LDR | R-L | SE | | | 4.84 |
| 043-16-05 | LDR | R-L | SE | | | 8.22 |
| 043-60-24 | LDR | R-L | SE | | | 0.66 |
| 044-22-12 | LDR | R-L | SE | | | 14.09 |
| 044-60-71 | LDR | R-L | SE | | | 1.88 |
| 044-60-72 | LDR | R-L | SE | | | 1.88 |
| 044-63-80 | LDR | R-L | SE | | | 0.60 |
| 044-25-01 | LDR | R-L | SE | | | 1.01 |
| 044-25-12 | LDR | R-L | SE | | | 19.68 |
| 043-60-23 | LDR | R-L | SE | | | 2.89 |
| 043-54-17 | LDR | R-L | SE | | | 0.23 |
| 043-12-14 | LDR | R-L | SE | | | 0.40 |
| 043-56-16 | LDR | R-L | SE | | | 0.27 |
| 043-56-31 | LDR | R-L | SE | | | 0.14 |
| 043-56-32 | LDR | R-L | SE | | | 0.17 |
| 043-62-13 | LDR | R-L | SE | | | 1.00 |
| 043-56-33 | LDR | R-L | SE | | | 2.88 |
| 043-58-28 | LDR | R-L | SE | | | 0.17 |
| 043-54-18 | LDR | R-L | SE | | | 0.23 |
| 043-16-04 | LDR | R-L | SE | | | 2.90 |
| 043-59-23 | LDR | R-L | SE | | | 0.21 |
| 043-54-24 | LDR | R-L | SE | | | 0.23 |
| 043-12-13 | LDR | R-L | SE | | | 0.40 |
| 043-54-25 | LDR | R-L | SE | | | 0.23 |
| 043-17-26 | LDR | R-L | SE | | | 5.21 |
| 043-12-11 | LDR | R-L | SE | | | 0.38 |
| 043-57-02 | LDR | R-L | SE | | | 0.14 |
| 043-11-14 | LDR | R-L | SE | | | 0.95 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 043-57-03 | LDR | R-L | SE | | | 0.14 |
| 043-60-26 | LDR | R-L | SE | | | 0.74 |
| 043-17-19 | LDR | R-L | SE | | | 1.59 |
| 043-57-04 | LDR | R-L | SE | | | 0.14 |
| 043-11-16 | LDR | R-L | SE | | | 0.95 |
| 043-17-12 | LDR | R-L | SE | | | 1.56 |
| 043-11-22 | LDR | R-L | SE | | | 0.27 |
| 043-11-21 | LDR | R-L | SE | | | 0.26 |
| 043-17-16 | LDR | R-L | SE | | | 0.77 |
| 043-17-17 | LDR | R-L | SE | | | 0.43 |
| 043-12-39 | LDR | R-L | SE | | | 0.10 |
| 043-11-65 | LDR | R-L | SE | | | 0.43 |
| 043-57-15 | LDR | R-L | SE | | | 0.20 |
| 088-02-05 | LDR | R-L | NW | | | 19.85 |
| 087-02-27 | LDR | R-L | NW | | | 21.94 |
| 087-02-37 | LDR | R-L | NW | | | 20.15 |
| 072-39-02 | LDR | R-L | NE | | | 0.77 |
| 072-39-04 | LDR | R-L | NE | | | 0.98 |
| 044-25-11 | LDR | R-L | SE | | | 19.05 |
| 087-13-26 | LDR | R-L | NW | | | 12.60 |
| **Subtotal "R-L"** | | | | | | **387.72** |
| 088-02-38 | LDR | R-L 4.5 | NW | | | 25.13 |
| 044-28-08 | MIXED | R-L 4.5 | SE | LDR,MDR | R-L 4.5 | 10.94 |
| 044-25-03 | MIXED | R-L 4.5 | SE | LDR,MDR | R-L 4.5 | 4.84 |
| 044-25-04 | MIXED | R-L 4.5 | SE | LDR,MDR | R-L 4.5 | 0.93 |
| 044-25-05 | MIXED | R-L 4.5 | SE | LDR,MDR | R-L 4.5 | 3.91 |
| 044-25-10 | MIXED | R-L 4.5 | SE | LDR,MDR | R-L 4.5 | 15.74 |
| 044-25-08 | MIXED | R-L 4.5 | SE | LDR,MDR | R-L 4.5 | 2.00 |
| 909-57-06 | LDR | R-L 4.5 | NW | | R-L 4.5 | 0.14 |
| 909-57-07 | LDR | R-L 4.5 | NW | | R-L 4.5 | 0.19 |
| 909-57-08 | LDR | R-L 4.5 | NW | | R-L 4.5 | 0.12 |
| 909-57-09 | LDR | R-L 4.5 | NW | | R-L 4.5 | 0.11 |
| 909-57-10 | LDR | R-L 4.5 | NW | | R-L 4.5 | 0.13 |
| 909-57-11 | LDR | R-L 4.5 | NW | | R-L 4.5 | 0.14 |
| 087-02-06 | MIXED | R-L 4.5 | NW | LDR,MDR | R-L 4.5 | 19.95 |
| 087-02-05 | MIXED | R-L 4.5 | NW | LDR,MDR | R-L 4.5 | 21.82 |
| 087-02-36 | MIXED | R-L 4.5 | NW | LDR,MDR | R-L 4.5 | 10.04 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 087-02-07 | MIXED | R-L 4.5 | NW | LDR,MDR | R-L 4.5 | 19.92 |
| 043-10-04 | MDR | R-L 4.5 | SE | MDR | R-L 4.5 | 7.34 |
| 043-10-01 | MDR | R-L 4.5 | SE | MDR | R-L 4.5 | 5.90 |
| **Subtotal "R-L 4.5"** | | | | | | **149.29** |
| 909-46-01 | MDR | R-M | NE | | | 0.46 |
| 909-46-02 | MDR | R-M | NE | | | 0.46 |
| 088-17-05 | MDR | R-M | NW | | | 0.14 |
| 087-04-43 | MDR | R-M | NW | | | 4.79 |
| 072-12-56 | MDR | R-M | NE | | | 1.44 |
| 072-12-57 | MDR | R-M | NE | | | 0.87 |
| 071-03-02 | MDR | R-M | NW | | | 9.78 |
| 071-06-13 | MDR | R-M | NW | | | 8.91 |
| 071-06-14 | MDR | R-M | NW | | | 6.96 |
| 071-15-09 | MDR | R-M | NW | | | 1.79 |
| 071-15-10 | MDR | R-M | NW | | | 1.36 |
| 061-26-03 | MDR | R-M | SE | | | 0.16 |
| 061-26-21 | MDR | R-M | SE | | | 0.41 |
| 042-11-33 | MDR | R-M | NW | | | 0.14 |
| 050-20-41 | MDR | R-M | SW | | | 0.76 |
| 050-04-39 | MDR | R-M | SW | | | 1.61 |
| 050-04-06 | MDR | R-M | SW | | | 0.61 |
| 050-26-47 | MDR | R-M | SW | | | 0.28 |
| 050-26-45 | MDR | R-M | SW | | | 0.26 |
| 050-26-13 | MDR | R-M | SW | | | 0.68 |
| 050-08-28 | MDR | R-M | SW | | | 0.86 |
| 050-19-19 | MDR | R-M | SW | | | 1.17 |
| 042-04-30 | MDR | R-M | NW | | | 0.49 |
| 042-04-08 | MDR | R-M | NW | | | 0.54 |
| 042-23-15 | MDR | R-M | NE | | | 0.19 |
| 042-04-11 | MDR | R-M | NW | | | 0.23 |
| 042-11-40 | MDR | R-M | NW | | | 1.81 |
| 042-11-08 | MDR | R-M | NW | | | 0.40 |
| 042-11-36 | MDR | R-M | NW | | | 0.27 |
| 042-15-65 | MDR | R-M | NE | | | 0.28 |
| 042-15-66 | MDR | R-M | NE | | | 0.27 |
| 042-42-04 | MDR | R-M | NW | | | 2.47 |
| 042-15-67 | MDR | R-M | NE | | | 0.27 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 042-15-68 | MDR | R-M | NE | | | 0.28 |
| 042-15-06 | MDR | R-M | NE | | | 0.33 |
| 042-04-42 | MDR | R-M | NW | | | 2.45 |
| 042-05-34 | MDR | R-M | NW | | | 1.71 |
| 042-04-16 | MDR | R-M | NW | | | 0.53 |
| 042-04-09 | MDR | R-M | NW | | | 0.23 |
| 042-04-10 | MDR | R-M | NW | | | 0.14 |
| 042-04-47 | MDR | R-M | NW | | | 0.24 |
| 042-04-46 | MDR | R-M | NW | | | 0.25 |
| 071-01-13 | MDR | R-M | NW | | | 7.90 |
| 042-05-54 | MDR | R-M | NW | | | 1.60 |
| 072-57-54 | MDR | R-M | NE | | | 2.67 |
| 909-47-02 | MDR | R-M | NW | | | 0.41 |
| 909-47-01 | MDR | R-M | NW | | | 0.40 |
| 061-03-28 | MDR | R-M | SW | | | 0.71 |
| 072-57-55 | MDR | R-M | NE | | | 2.00 |
| **Subtotal "R-M"** | | | | | | **72.95** |

# Appendix F
# Public Participation

**Draft 2003 Housing Element Document Recipients**

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Turlock, CA 95382

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Central Valley Association of Realtor
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Lathrop, CA 95330-8738

Chamber of Commerce
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United Samaritans
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Turlock, CA 95380

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Stan COG
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Project Sentinel
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Oakdale, CA 95361

Rod Simpson
City of Patterson
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33 S. Del Puerto
Patterson, CA 95363

Dorali Mitre
4240 McKenna Drive
Turlock, CA 95382

Stanislaus County Library
550 Minaret Avenue
Turlock, CA 95380
**hand delivered**

Carl Bengston, Dean of Library
CSU, Stanislaus
801 W. Monte Vista Avenue
Turlock, CA 95382

Ron Freitas, Director
Stanislaus County
Planning and Community Development
1010 10th Street -- Suite 3400, 3rd Floor
Modesto CA 95350

**Housing Authority**
**of the County of Stanislaus**

(209) 557-2000
P.O. Box 581918
1701 Robertson Rd.
Modesto, CA 95358-0033

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MAY - 7 2003
CITY OF TURLOCK
PLANNING DIVISION

Tracy Bettencourt
AICP, City Planner
City of Turlock
156 S. Broadway, Suite 120
Turlock, CA 95380

May 5, 2003

Dear Tracy Bettencourt:

Re: Housing Element Update

I would like to offer the following comments regarding the City's draft housing element.

Under Accomplishments, "Support Article 34 " referendum, please note the Housing Authority did acquire and rehabilitate a three unit complex located on Porsche Strasse in 2000. The complex provides affordable housing for families with incomes under 80% of the median income.

Under Table "37 Farmworker Housing" the Empire Center was demolished and reconstruction completed in 2002. The Center now has 96 seasonal migrant units.

Regarding first time home buyer programs, please note the Authority administers a county wide Mortgage Credit Certificate program. This program provides assistance to first time home buyers with income under 80% of the median income. As of this date, 32 Turlock first time home buyers have been assisted under this program

The draft, which I received, did not include Appendix B, Subsidized Rental Units. For your review, there are currently 766 very low income households in Turlock assisted under the Housing Choice Voucher Program. The Authority is assisting 30 households (low and very low income) under our Public Housing Program and 3 households under our Local Housing Program (low income).

Please add Great Valley Housing Development Corporation, P.O. Box 581918, Modesto, Ca. 95358-0033, to your list of non profit developers. Great Valley is non profit created by our Housing Authority which is specializing in affordable housing development. Great Valley was the developer of our Woodstone complex and is working on other affordable housing projects in the cities of Patterson and Riverbank.

Finally, I note under your proposed Housing Programs, that the City proposes to acquire a 5 acre site for use in affordable housing development during the first quarter of 2004. If this program is approved, please be advised that our Authority would consider sharing in the City's cost of the acquisition of this site and partnering with the City to develop affordable housing.

I hope that these comments are helpful.

Sincerely,

A. R. Chubon
Executive Director

## 2003 Draft Housing Element Update
## May 29, 2003 – Task Force Meeting # 1
## Sign-In Sheet

| Name | Organization | Address | Phone |
|---|---|---|---|
| Mona McRevy | Salvation Army | 865 Lander Avenue – Turlock CA 95380 | (209) 669-8863 |
| Jack Patterson | Coldwell Banker (Real Estate) | 330 E. Main Steet – Turlock CA 95380 | (209) 667-2184 |
| Steve Hughes | California State University, Stanislaus | 801 W. Monte Vista Avenue – Turlock CA 95382 | (209) 667-3342 |
| Lourdes Barragan | World Savings | 833 10th Street – Modesto, CA 95354 | (209) 524-7479 |
| Martin Amador and Bob Martinez | City of Turlock Housing Division | 156 S. Broadway – Turlock CA 95380 | (209) 668-5610 |
| Tanna Coutrers | Habitat for Humanity | 417 7th Street – Modesto, CA 95354 | (209) 575-4585 |
| Tracy R. Bettencourt and Michael I. Cooke | City of Turlock Planning Division | 156 S. Broadway, Ste 120 – Turlock, CA 95380 | (209) 668-5640 |
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## 2003 Draft Housing Element Update
## June 10, 2003 – Task Force Meeting # 2
## Sign-In Sheet

| Name | Organization | Address | Phone |
|---|---|---|---|
| Dan Downey | AARP | 1000 Hedstrom Road – Turlock, CA 95382 | (209) 668-0403 |
| Dee Smith | Project Sentinel | 121 Downey Avenue # 101 B – Modesto, CA | (209) 236-1577 |
| Byron Bogaard | Central Valley Association of Realtors | 16980 S. Harlan Road<br>Lathrop, CA 95330-8738 | (209) 858-1700 |
| Anita Hallam | Habitat for Humanity | 417 7th Street, Ste A<br>Modesto, CA 95354 | (209) 575-4585 |
| Christina Alley | Central Valley Coalition for Affordable Housing | 3351 M Street<br>Merced, CA 95348 | (209) 388-0782 |
| Amos Reyes | City of Turlock Planning Commission | 156 S. Broadway, Ste 120 – Turlock, CA 95380 | (209) 668-5640 |
| Tracy R. Bettencourt | City of Turlock Planning Division | 156 S. Broadway, Ste 120 – Turlock, CA 95380 | (209) 668-5640 |
| | | | |
| | | | |

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